

Cycle Date: March-2020
Run Date: 07/01/2020
Interval: Annual
Non-Validated

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	Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *	

Count of CU : 97
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information							
Return to cover		For Charter :	N/A						
07/01/2020		Count of CU :	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
		Count of CU in Peer Group :	N/A						

		MERIT Ratio Analysis					
Return to cover		For Charter :	N/A				
07/01/2020		Count of CU :	97				
Credit Union: N/A	No Of Credit Union In Peer Group :		N/A				
Peer Group Number: Custom		Asset Range :	N/A				
					Dec-2019		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg.**	Percentile**	Mar-2020
<u>CAPITAL ADEQUACY RATIOS</u>							
Net Worth / Total Assets ⁵	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Net Worth / PCA Opt. Total Assets (if applies)	169.28	153.34	164.38	167.11	N/A	N/A	176.48
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.18	11.10	11.37	11.29	N/A	N/A	10.79
RBNW Requirement (if applies)	58.72	57.50	26.87	20.18	N/A	N/A	27.43
GAAP Equity / Total Assets	10.27	10.17	10.38	10.60	N/A	N/A	10.20
Loss Coverage Ratio (TX Ratio)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
<u>ASSET QUALITY RATIOS</u>							
Delinquent Loans / Total Loans	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Delinquent Loans / Net Worth	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Rolling 12 Month Net Charge Offs / Average Loans ²	0.65	0.67	0.68	0.66	N/A	N/A	0.64
Delinquent Loans + Net Charge-Offs / Average Loans	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Other Non-Performing Assets / Total Assets	0.10	0.09	0.08	0.09	N/A	N/A	0.08
<u>MANAGEMENT RATIOS</u>							
Net Worth Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Share Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Loan Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Asset Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Investment Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Membership Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
<u>EARNINGS RATIOS</u>							
Net Income / Average Assets (ROAA) ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.63	0.45	0.67	0.68	N/A	N/A	0.07
Operating Expenses / Average Assets ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
PLLL or Credit Loss Expense / Average Assets ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
<u>ASSET LIABILITY MANAGEMENT RATIOS</u>							
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A	N/A	N/A, Assets > \$100M
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A	N/A	N/A, Assets > \$100M
Total Loans / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
Cash + Short-Term Investments / Assets ³	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?
¹ Exam date ratios are annualized.							
² Exam Date Ratio is based on Net Charge Offs over the last 12 months							
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.							
⁴ Applicable for credit unions under \$100 million.							
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending							
				2. MERIT Ratios			

		Supplemental Ratio Analysis			
Return to cover		For Charter : N/A			
07/01/2020		Count of CU : 97			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State =			
	Count of CU in Peer Group : N/A				
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	Mar-2020
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	1.04	1.01	1.00
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.28	1.09	0.99	0.76	0.61
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	0.65	0.54	0.57
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	0.85	0.75	0.69
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.87	0.79	0.69	0.66
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	12.66	18.75	18.26	19.18	18.26
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	0.94	0.79	0.76
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	0.70	0.36	0.41
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.54	#NAME?	#NAME?	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.44	#NAME?	#NAME?	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	76.97	#NAME?	#NAME?	#NAME?	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	0.69	0.46	0.44
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate	0.28	0.22	0.38	0.34	0.33
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.02	0.18	0.10	0.16	0.12
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.58	12.39	12.53	10.21	9.83
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.78	1.73	1.69	1.63	1.58
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.60	0.54	0.69	0.59	0.47
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	15.29	14.59	17.09
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	2.52	2.67	2.82
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.05	0.38	16.77	0.36
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.78	0.77	0.75	0.62	0.59
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.02	0.03	0.01	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.04	0.01	0.01	0.01	0.02
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.11	0.06	0.08	-0.01	0.00
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.09	0.08	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	0.97	0.86	0.67
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.11	#NAME?	#NAME?	#NAME?	#NAME?
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	21.20	23.40	25.15	24.16	23.97
Participation Loans Outstanding / Total Loans	2.92	2.82	2.44	2.94	2.91
Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	1.09	2.48	1.37
* Participation Loans Sold YTD / Total Assets	0.13	0.34	0.48	0.49	0.62
Total Commercial Loans / Total Assets ²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.29	33.22	29.33	31.78	34.78
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.50	15.87	15.49	16.00	15.47
Total Fixed Rate Real Estate / Total Loans	24.00	23.61	22.03	22.97	23.20
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	30.12	26.56	26.96	32.66	36.00
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.72	61.94	59.02	61.51	46.81
Interest Only & Payment Option First & Other RE / Total Assets	0.45	0.65	0.74	0.74	0.73
Interest Only & Payment Option First & Other RE / Net Worth	4.20	6.17	6.82	6.84	7.00
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.33	1.30	1.32	1.46	1.29
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	22.14	21.00	21.86	21.37	21.44
Short Term Liabilities / Total Shares and Deposits plus Borrowings	37.44	35.21	35.30	35.70	35.42
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.				4. Supplemental Ratios	

[illegible]

			Income Statement						
Return to cover			For Charter :	N/A					
07/01/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group :	N/A					
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	373,410,833	401,814,363	7.6	450,775,175	12.2	502,842,540	11.6	130,180,521	3.6
Less Interest Refund	(1,258,941)	(474,835)	-62.3	(467,217)	-1.6	(547,749)	17.2	(70,940)	-48.2
Income from Investments	48,166,843	54,095,830	12.3	65,265,196	20.6	74,886,797	14.7	16,576,948	-11.5
Income from Trading	1,778,084	684,266	-61.5	0	-100.0	N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities	N/A	N/A		N/A		1,886,143		-10,254,879	-2,274.8
TOTAL INTEREST INCOME	422,096,819	456,119,624	8.1	515,573,154	13.0	579,067,731	12.3	136,431,650	-5.8
INTEREST EXPENSE:									
Dividends	45,003,328	45,701,376	1.6	60,217,978	31.8	86,433,470	43.5	22,130,871	2.4
Interest on Deposits	10,657,026	11,411,353	7.1	15,493,667	35.8	22,756,506	46.9	5,924,910	4.1
Interest on Borrowed Money	6,605,174	7,483,775	13.3	10,333,393	38.1	11,864,371	14.8	2,788,824	-6.0
TOTAL INTEREST EXPENSE	62,265,528	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7	30,844,605	1.9
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	55,575,715	65,144,046	17.2	66,264,306	1.7	57,953,349	-12.5	15,809,998	9.1
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	304,255,576	326,379,074	7.3	363,263,810	11.3	400,060,035	10.1	89,777,047	-10.2
NON-INTEREST INCOME:									
Fee Income	123,940,981	127,815,428	3.1	134,379,728	5.1	135,034,742	0.5	31,296,560	-7.3
Other Operating Income	154,918,028	150,424,678	-2.9	165,196,370	9.8	177,453,143	7.4	41,777,645	-5.8
Gain (Loss) on Investments	2,543,420	-540,993	-121.3	4,038,696	846.5	N/A		N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)	N/A	N/A		N/A		1,860		-4,615,020	#####
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)	N/A	N/A		N/A		12,622,918		-152,888	-104.8
Gain (Loss) on Non-Trading Derivatives	284	-32,859	#####	334	101.0	5,849,973	#####	2,349,911	60.7
Gain (Loss) on Disposition of Assets	198,265	-534,749	-369.7	-3,297,718	-516.7	1,800,379	154.6	-518,276	-215.1
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	3,814,760	-17,272,644	-552.8	8,530,819	149.4	6,115,471	-28.3	580,865	-62.0
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	285,415,738	259,858,861	-9.0	308,848,229	18.9	338,878,486	9.7	70,718,797	-16.5
NON-INTEREST EXPENSE	</								

Return to cover	Delinquent Loan Information 2									
07/01/2020	For Charter : N/A									
CU Name: N/A	Count of CU : 97									
Peer Group: N/A	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg	
DELINQUENT LOANS BY CATEGORY ¹										
ALL REAL ESTATE LOANS										
30 to 59 Days Delinquent	39,982,180	43,566,195	9.0	39,995,751	-8.2	45,923,406	14.8	49,954,324	8.8	
60 to 179 Days Delinquent	14,150,058	13,207,936	-6.7	20,142,895	52.5	15,463,570	-23.2	11,356,533	-26.6	
180 to 359 Days Delinquent	2,939,884	4,094,810	39.3	3,016,614	-26.3	5,891,404	95.3	3,928,303	-33.3	
> = 360 Days Delinquent	3,522,207	2,393,561	-32.0	4,243,003	77.3	4,399,676	3.7	5,645,761	28.3	
Total Del Real Estate Loans (> = 60 Days)	20,612,149	19,696,307	-4.4	27,402,512	39.1	25,754,650	-6.0	20,930,597	-18.7	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
30 to 59 Days Delinquent	24,323,088	21,722,723	-10.7	18,918,175	-12.9	24,348,405	28.7	23,909,949	-1.8	
60 to 179 Days Delinquent	7,739,332	6,224,895	-19.6	10,200,029	63.9	8,155,939	-20.0	5,099,464	-37.5	
180 to 359 Days Delinquent	1,359,605	2,208,221	62.4	2,285,381	3.5	4,232,449	85.2	1,808,414	-57.3	
> = 360 Days Delinquent	2,790,054	1,818,660	-34.8	2,844,356	56.4	2,396,453	-15.7	4,039,231	68.6	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	11,888,991	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3.6	10,947,109	-26.0	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years										
30 to 59 Days Delinquent	9,695,718	14,656,618	51.2	13,752,148	-6.2	13,928,741	1.3	18,464,546	32.6	
60 to 179 Days Delinquent	4,398,770	3,289,141	-25.2	5,586,531	69.8	3,946,712	-29.4	2,915,668	-26.1	
180 to 359 Days Delinquent	1,004,690	1,028,961	2.4	285,171	-72.3	700,678	145.7	1,162,377	65.9	
> = 360 Days Delinquent	506,240	128,960	-74.5	926,779	618.7	1,380,438	49.0	1,070,806	-22.4	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,909,700	4,447,062	-24.7	6,798,481	52.9	6,027,828	-11.3	5,148,851	-14.6	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
Other Real Estate Fixed Rate/Hybrid/Balloon										
30 to 59 Days Delinquent	3,173,860	3,013,392	-5.1	2,011,967	-33.2	1,880,086	-6.6	2,384,868	26.8	
60 to 179 Days Delinquent	477,045	2,622,741	449.8	1,222,044	-53.4	879,658	-28.0	855,772	-2.7	
180 to 359 Days Delinquent	164,137	510,509	211.0	83,489	-83.6	349,436	318.5	281,151	-19.5	
> = 360 Days Delinquent	62,221	328,584	428.1	365,590	11.3	182,090	-50.2	182,090	0.0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	703,403	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6	1,319,013	-6.5	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	192.0	0.69	-27.1	0.46	-33.0	0.44	-5.5	
Other Real Estate Adjustable Rate										
30 to 59 Days Delinquent	2,789,514	4,173,462	49.6	5,313,461	27.3	5,766,174	8.5	5,194,961	-9.9	
60 to 179 Days Delinquent	1,534,911	1,071,159	-30.2	3,134,291	192.6	2,481,261	-20.8	2,485,629	0.2	
180 to 359 Days Delinquent	411,452	347,119	-15.6	362,573	4.5	608,841	67.9	676,361	11.1	
> = 360 Days Delinquent	163,692	117,357	-28.3	106,278	-9.4	440,695	314.7	353,634	-19.8	
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,110,055	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2.0	3,515,624	-0.4	
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.28	0.22	-24.3	0.38	76.1	0.34	-9.8	0.33	-2.3	
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²										
Member Commercial Loans Secured By RE										
30 to 59 Days Delinquent	3,873,510	2,903,581	-25.0	3,466,825	19.4	4,245,552	22.5	8,730,765	105.6	
60 to 179 Days Delinquent	667,289	2,172,901	225.6	3,580,664	64.8	777,477	-78.3	205,978	-73.5	
180 to 359 Days Delinquent	0	0	N/A	449,549	N/A	2,598,528	478.0	246,274	-90.5	
> = 360 Days Delinquent	462,890	0	-100.0	19,977	N/A	0	-100.0	2,376,061	N/A	
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	1,130,179	2,172,901	92.3	4,050,190	86.4	3,376,005	-16.6	2,828,313	-16.2	
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
Member Commercial Loans NOT Secured By RE										
30 to 59 Days Delinquent	339,619	297,415	-12.4	127,751	-57.0	436,177	241.4	889,894	104.0	
60 to 179 Days Delinquent	106,554	117,100	9.9	152,122	29.9	160,478	5.5	233,338	45.4	
180 to 359 Days Delinquent	63,957	16,918	-73.5	0	-100.0	5,651	N/A	29,927	429.6	
> = 360 Days Delinquent	394,105	312,344	-20.7	227,924	-27.0	136,461	-40.1	0	-100.0	
Total Del Member Commercial Loans NOT Secured by RE(> = 60 Days)	564,616	446,362	-20.9	380,046	-14.9	302,590	-20.4	263,265	-13.0	
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
NonMember Commercial Loans Secured By RE										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
NonMember Commercial Loans NOT Secured By RE										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured by	0	0	N/A	0	N/A	0	N/A	0	N/A	
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	
# Means the number is too large to display in the cell										
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
9. Delinquent Loan Information										

	Indirect and Participation Lending								
Return to cover			For Charter :	N/A					
07/01/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group :	N/A					
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,125,064,400	1,198,767,390	6.6	1,456,242,598	21.5	1,435,141,228	-1.4	1,395,825,252	-2.7
Indirect Loans - Outsourced Lending Relationship	632,540,482	920,406,947	45.5	1,018,038,569	10.6	1,107,196,339	8.8	1,138,636,914	2.8
Total Outstanding Indirect Loans	1,757,604,882	2,119,174,337	20.6	2,474,281,167	16.8	2,542,337,567	2.8	2,534,462,166	-0.3
%Indirect Loans Outstanding / Total Loans	21.20	23.40	10.4	25.15	7.5	24.16	-3.9	23.97	-0.8
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	41,159,624	45,799,234	11.3	41,643,058	-9.1	42,297,470	1.6	35,030,332	-17.2
60 to 179 Days Delinquent	16,437,721	18,483,881	12.4	19,299,796	4.4	17,715,444	-8.2	16,002,982	-9.7
180 to 359 Days Delinquent	3,092,510	4,218,971	36.4	3,453,915	-18.1	2,264,978	-34.4	3,022,974	33.5
> = 360 Days Delinquent	440,764	685,179	55.5	573,334	-16.3	228,222	-60.2	224,869	-1.5
Total Del Indirect Lns (>= 60 Days)	19,970,995	23,388,031	17.1	23,327,045	-0.3	20,208,644	-13.4	19,250,825	-4.7
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	-2.9	0.94	-14.6	0.79	-15.7	0.76	-4.4
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	21,863,602	23,018,417	5.3	25,615,797	11.3	25,135,952	-1.9	5,277,832	-16.0
* Indirect Loans Recovered	2,431,942	2,880,065	18.4	3,262,446	13.3	3,671,137	12.5	1,050,457	14.5
* NET INDIRECT LOAN C/Os	19,431,660	20,138,352	3.6	22,353,351	11.0	21,464,815	-4.0	4,227,375	-21.2
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	-11.9	0.97	-6.3	0.86	-12.1	0.67	-22.2
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	46,017,164	48,443,845	5.3	41,693,507	-13.9	65,286,465	56.6	60,014,185	-8.1
Non-Federally Guaranteed Student Loans	20,427,342	21,422,417	4.9	24,191,510	12.9	11,101,152	-54.1	10,476,810	-5.6
Real Estate	19,487,929	55,500,331	184.8	69,952,650	26.0	83,764,252	19.7	80,234,312	-4.2
Commercial Loans (excluding C&D) ²	23,070,816	46,045,836	99.6	46,318,812	0.6	72,572,545	56.7	73,745,690	1.6
Commercial Construction & Development ²	3,733,828	3,356,179	-10.1	5,923,111	76.5	4,183,187	-29.4	13,923,688	232.8
Loan Pools	106,562,650	80,623,655	-24.3	52,417,556	-35.0	72,452,098	38.2	69,205,516	-4.5
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	241,883,347	255,392,263	5.6	240,497,146	-5.8	309,359,699	28.6	307,600,201	-0.6
%Participation Loans Outstanding / Total Loans	2.92	2.82	-3.3	2.44	-13.3	2.94	20.3	2.91	-1.1
* Participation Loans Purchased YTD	70,873,971	86,586,864	22.2	52,128,086	-39.8	134,686,404	158.4	17,658,114	-47.6
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	15.6	1.09	-44.7	2.48	127.2	1.37	-44.8
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	58,461,732	80,673,753	38.0	114,187,481	41.5	144,411,228	26.5	155,509,813	7.7
Participation Loan Interests - Amount Retained (Outstanding)	25,826,138	29,138,868	12.8	34,348,609	17.9	53,097,735	54.6	54,896,740	3.4
* Participation Loans Sold YTD	17,167,306	45,399,323	164.5	66,569,875	46.6	74,360,468	11.7	24,511,597	31.9
** %Participation Loans Sold YTD / Total Assets	0.13	0.34	152.1	0.48	41.1	0.49	3.5	0.62	25.6
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	5,094,732	0	-100.0	1,190,986	N/A	10,926,841	817.5	4,634,969	69.7
*Loans Purchased in Full from Other Sources YTD	725,321	434,600	-40.1	2,132,494	390.7	6,797,872	218.8	1,057,150	-37.8
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	1,286,592	1,008,549	-21.6	1,456,278	44.4	944,930	-35.1	1,007,956	6.7
60 to 179 Days Delinquent	972,575	1,098,460	12.9	1,351,924	23.1	831,321	-38.5	725,172	-12.8
180 to 359 Days Delinquent	124,639	227,729	82.7	135,849	-40.3	130,510	-3.9	350,918	168.9
> = 360 Days Delinquent	233,730	244,193	4.5	189,915	-22.2	163,054	-14.1	185,738	13.9
Total Del Participation Lns (>= 60 Days)	1,330,944	1,570,382	18.0	1,677,688	6.8	1,124,885	-33.0	1,261,828	12.2
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	11.7	0.70	13.4	0.36	-47.9	0.41	12.8
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	648,726	1,993,059	207.2	3,992,270	100.3	983,393	-75.4	137,603	-44.0
* Participation Loans Recovered	108,634	75,877	-30.2	83,637	10.2	157,924	88.8	37,306	-5.5
* NET PARTICIPATION LOAN C/Os	540,092	1,917,182	255.0	3,908,633	103.9	825,469	-78.9	100,297	-51.4
**%Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
								11. IndirectAndParticipationLns	

		Real Estate Loan Information 1							
Return to cover		For Charter :	N/A						
07/01/2020		Count of CU :	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
		Count of CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	864,608,066	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.0	1,254,688,234	4.3
Fixed Rate 15 years or less	638,489,890	509,050,012	-20.3	614,043,782	20.6	570,360,405	-7.1	611,149,878	7.2
Other Fixed Rate	26,707,199	32,737,037	22.6	41,008,336	25.3	47,783,285	16.5	48,247,306	1.0
Total Fixed Rate First Mortgages	1,529,805,155	1,630,995,610	6.6	1,719,209,989	5.4	1,821,121,708	5.9	1,914,085,418	5.1
Balloon/Hybrid > 5 years	242,727,198	140,602,966	-42.1	205,596,947	46.2	290,646,865	41.4	236,675,042	-18.6
Balloon/Hybrid 5 years or less	484,874,720	469,559,446	-3.2	494,192,797	5.2	561,749,320	13.7	617,893,704	10.0
Total Balloon/Hybrid First Mortgages	727,601,918	610,162,412	-16.1	699,789,744	14.7	852,396,185	21.8	854,568,746	0.3
Adjustable Rate First Mtgs 1 year or less	53,837,935	53,920,727	0.2	47,821,869	-11.3	41,404,047	-13.4	39,502,251	-4.6
Adjustable Rate First Mtgs >1 year	138,365,691	292,605,738	111.5	322,180,486	10.1	334,027,503	3.7	327,753,568	-1.9
Total Adjustable First Mortgages	192,203,626	346,526,465	80.3	370,002,355	6.8	375,431,550	1.5	367,255,819	-2.2
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,449,610,699	2,587,684,487	5.6	2,789,002,088	7.8	3,048,949,443	9.3	3,135,909,983	2.9
Other Real Estate Loans									
Closed End Fixed Rate	205,118,153	354,391,943	72.8	232,309,983	-34.4	297,582,385	28.1	294,858,775	-0.9
Closed End Adjustable Rate	25,260,323	53,831,801	113.1	30,878,827	-42.6	22,974,377	-25.6	22,075,640	-3.9
Open End Adjustable Rate (HELOC)	715,148,617	657,868,363	-8.0	917,458,474	39.5	1,007,019,758	9.8	1,028,136,881	2.1
Open End Fixed Rate	12,068,306	11,724,241	-2.9	10,190,409	-13.1	7,971,686	-21.8	7,485,865	-6.1
TOTAL OTHER REAL ESTATE OUTSTANDING	957,595,399	1,077,816,348	12.6	1,190,837,693	10.5	1,335,548,206	12.2	1,352,557,161	1.3
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,407,206,098	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2	4,488,467,144	2.4
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,772,532,353	1,771,598,576	-0.1	1,924,806,936	8.6	2,111,768,573	9.7	2,150,760,460	1.8
Other RE Fixed Rate	217,186,459	366,116,184	68.6	242,500,392	-33.8	305,554,071	26.0	302,344,640	-1.1
Total Fixed Rate RE Outstanding	1,989,718,812	2,137,714,760	7.4	2,167,307,328	1.4	2,417,322,644	11.5	2,453,105,100	1.5
%(Total Fixed Rate RE/Total Assets)	15.50	15.87	2.4	15.49	-2.4	16.00	3.3	15.47	-3.3
%(Total Fixed Rate RE/Total Loans)	24.00	23.61	-1.6	22.03	-6.7	22.97	4.3	23.20	1.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,078,346	816,085,911	20.5	864,195,152	5.9	937,180,870	8.4	985,149,523	5.1
Other RE Adj Rate	740,408,940	711,700,164	-3.9	948,337,301	33.2	1,029,994,135	8.6	1,050,212,521	2.0
Total Adj Rate RE Outstanding	1,417,487,286	1,527,786,075	7.8	1,812,532,453	18.6	1,967,175,005	8.5	2,035,362,044	3.5
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	18,836,364	22,909,125	21.6	19,864,349	-13.3	26,149,653	31.6	26,171,020	0.1
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	38,701,224	64,980,276	67.9	83,729,126	28.9	86,038,790	2.8	88,909,310	3.3
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	57,537,588	87,889,401	52.8	103,593,475	17.9	112,188,443	8.3	115,080,330	2.6
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.45	0.65	45.6	0.74	13.4	0.74	0.3	0.73	-2.3
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	4.20	6.17	46.9	6.82	10.6	6.84	0.2	7.00	2.4
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,944,159	3,569,841	21.3	6,697,127	87.6	7,186,692	7.3	9,552,414	32.9
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	7,258,243	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.2	4,030,177	6.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	845,639,389	776,567,901	-8.2	875,899,554	12.8	1,220,768,688	39.4	315,545,955	3.4
* Fixed Rate 15 years or less	296,488,041	212,978,050	-28.2	191,460,237	-10.1	283,594,976	48.1	97,601,205	37.7
* Other Fixed Rate	4,149,878	7,375,384	77.7	13,060,244	77.1	22,147,017	69.6	3,188,303	-42.4
* Total Fixed Rate First Mortgages	1,146,277,308	996,921,335	-13.0	1,080,420,035	8.4	1,526,510,681	41.3	416,335,463	9.1
* Balloon/Hybrid > 5 years	63,588,612	107,136,720	68.5	122,474,189	14.3	147,015,939	20.0	33,935,111	-7.7
* Balloon/Hybrid 5 years or less	88,137,477	114,902,910	30.4	116,481,241	1.4	165,116,440	41.8	33,871,650	-17.9
* Total Balloon/Hybrid First Mortgages	151,726,089	222,039,630	46.3	238,955,430	7.6	312,132,379	30.6	67,806,761	-13.1
* Adjustable Rate First Mtgs 1 year or less	19,166,101	12,313,589	-35.8	14,208,310	15.4	11,258,746	-20.8	3,988,693	41.7
* Adjustable Rate First Mtgs >1 year	29,271,650	29,245,595	-0.1	28,115,426	-3.9	31,519,715	12.1	5,591,647	-29.0
* Total Adjustable First Mortgages	48,437,751	41,559,184	-14.2	42,323,736	1.8	42,778,461	1.1	9,580,340	-10.4
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,346,441,148	1,260,520,149	-6.4	1,361,699,201	8.0	1,881,421,521	38.2	493,722,564	5.0
* Amounts are year-to-date while the related %change ratios are annualized.									
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								12. RE Loans 1	

¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

	Commercial Loan Information								
Return to cover			For Charter :	N/A					
07/01/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group : N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members ^{1 3}	366,443,361	306,661,554	-16.3	366,954,467	19.7	474,471,166	29.3	485,565,344	2.3
Purchased Commercial Loans or Participations to Nonmembers ^{1 3}	35,096,410	34,810,350	-0.8	44,866,359	28.9	53,498,266	19.2	74,047,433	38.4
Total Commercial Loans ^{1 3}	401,539,771	341,471,904	-15.0	411,820,826	20.6	527,969,432	28.2	559,612,777	6.0
Unfunded Commitments ^{1 3}	18,718,057	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5	75,380,067	8.0
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	382,821,714	341,471,904	-10.8	411,820,826	20.6	527,969,432	28.2	559,612,777	6.0
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹									
Number of Outstanding Commercial Loans to Members	2,325	1,199	-48.4	1,349	12.5	1,640	21.6	1,652	0.7
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	125	-7.4	150	20.0	109	-27.3	139	27.5
Total Number of Commercial Loans Outstanding	2,460	1,324	-46.2	1,499	13.2	1,749	16.7	1,791	2.4
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹									
Construction and Development	13,684,819	13,407,167	-2.0	19,850,643	48.1	29,506,613	48.6	41,816,782	41.7
Farmland	947,887	3,699,434	290.3	3,526,752	-4.7	4,144,261	17.5	6,994,317	68.8
Non-Farm Residential Property	132,272,305	N/A		N/A		N/A		N/A	
Multifamily	N/A	36,080,883		43,026,581	19.3	80,426,400	86.9	82,030,720	2.0
Owner Occupied, Non-Farm, Non-Residential Property	91,676,422	141,102,188	53.9	158,717,763	12.5	178,143,579	12.2	181,017,669	1.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	124,957,636	109,529,087	-12.3	148,127,417	35.2	180,080,824	21.6	187,760,816	4.3
Total Real Estate Secured Commercial Loans	363,539,069	303,818,759	-16.4	373,249,156	22.9	472,301,677	26.5	499,620,304	5.8
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹									
Loans to finance agricultural production and other loans to farmers	764,214	655,866	-14.2	782,581	19.3	862,670	10.2	878,480	1.8
Commercial and Industrial Loans	34,193,124	34,877,580	2.0	35,710,941	2.4	53,273,192	49.2	57,181,951	7.3
Unsecured Commercial Loans	922,317	1,371,089	48.7	1,138,169	-17.0	1,093,495	-3.9	1,225,182	12.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	2,121,047	748,610	-64.7	939,979	25.6	438,398	-53.4	706,860	61.2
Total Non-Real Estate Secured Commercial Loans	38,000,702	37,653,145	-0.9	38,571,670	2.4	55,667,755	44.3	59,992,473	7.8
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹									
Number - Construction and Development	26	23	-11.5	43	87.0	52	20.9	55	5.8
Number - Farmland	6	14	133.3	14	0.0	16	14.3	24	50.0
Number - Non-Farm Residential Property	1,119	N/A		N/A		N/A		N/A	
Multifamily	N/A	128		138	7.8	187	35.5	184	-1.6
Number - Owner Occupied, Non-Farm, Non-Residential Property	234	312	33.3	367	17.6	395	7.6	414	4.8
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	307	289	-5.9	302	4.5	314	4.0	325	3.5
Total Number of Real Estate Secured Commercial Loans	1,692	766	-54.7	864	12.8	964	11.6	1,002	3.9
Number - Loans to finance agricultural production and other loans to farmers	21	17	-19.0	21	23.5	24	14.3	23	-4.2
Number - Commercial and Industrial Loans	463	439	-5.2	531	21.0	672	26.6	672	0.0
Number - Unsecured Commercial Loans	35	43	22.9	38	-11.6	38	0.0	38	0.0
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	249	59	-76.3	45	-23.7	51	13.3	56	9.8
Total Number of Non-Real Estate Secured Commercial Loans	768	558	-27.3	635	13.8	785	23.6	789	0.5
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹									
* Member Commercial Loans Granted YTD	91,637,561	95,183,300	3.9	143,632,008	50.9	217,359,822	51.3	36,789,271	-32.3
* Purchased or Participation Interests to Nonmembers	6,180,946	6,599,551	6.8	14,495,319	119.6	25,887,143	78.6	12,210,233	88.7
DELINQUENCY - COMMERCIAL LOANS ²									
30 to 59 Days Delinquent	4,213,129	3,200,996	-24.0	3,594,576	12.3	4,681,729	30.2	9,620,659	105.5
60 to 179 Days Delinquent	773,843	2,290,001	195.9	3,732,786	63.0	937,955	-74.9	439,316	-53.2
180 to 359 Days Delinquent	63,957	16,918	-73.5	449,549	2,557.2	2,604,179	479.3	276,201	-89.4
> = 360 Days Delinquent	856,995	312,344	-63.6	247,901	-20.6	136,461	-45.0	2,376,061	1,641.2
Total Del Loans - All Types (>= 60 Days)	1,694,795	2,619,263	54.5	4,430,236	69.1	3,678,595	-17.0	3,091,578	-16.0
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.54	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.44	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹									
*Total Comm Lns Charge Offs	540,702	1,485,219	174.7	326,085	-78.0	233,092	-28.5	19,512	-66.5
*Total Comm Lns Recoveries	136,045	552,451	306.1	209,235	-62.1	44,328	-78.8	14,128	27.5
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
MISCELLANEOUS LOAN INFORMATION: ¹									
Real Estate Loans also Reported as Commercial Loans ¹	350,800,645	303,818,760	-13.4	373,249,156	22.9	472,301,677	26.5	499,620,304	5.8
Agricultural Related Commercial Loans	1,712,101	4,355,300	154.4	4,309,333	-1.1	5,006,931	16.2	7,872,797	57.2
Number of Outstanding Agricultural Related Loans	27	31	14.8	35	12.9	40	14.3	47	17.5
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	3,867,400		5,630,693	45.6	12,386,299	120.0	13,490,185	8.9
*Commercial Loans and Participations Sold -no servicing rights- YTD	140,000	0	-100.0	0	N/A	1,600,000	N/A	0	-100.0
Commercial SBA Loans Outstanding	3,804,539	3,929,808	3.3	3,484,194	-11.3	4,911,347	41.0	4,932,029	0.4
Number of Commercial SBA Loans Outstanding	20	24	20.0	18	-25.0	28	55.6	28	0.0
Total Member Business Loans - (NMBLB)	366,443,361	376,096,064	2.6	431,812,680	14.8	541,475,513	25.4	563,490,364	4.1
%(NMBLB / Total Assets)	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
³ Prior to September 2017, Member business loans were reported including unfunded commitments.									
								14. MBLB	

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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover			For Charter :	N/A					
07/01/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
	Count of CU in Peer Group :					N/A			
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,393,985	3,400,600	143.9	1,409,589	-58.5	4,608,075	226.9	3,060,688	-33.6
Accounts Held by Nonmember Public Units	1,729,535	8,222,612	375.4	1,914,394	-76.7	2,086,039	9.0	4,394,617	110.7
Employee Benefit Member Shares	22,191,319	22,081,557	-0.5	34,627,568	56.8	27,730,953	-19.9	27,927,058	0.7
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	26,265,171	29,762,725	13.3	33,458,629	12.4	37,283,534	11.4	42,270,760	13.4
Dollar Amount of Share Certificates >= \$100,000	480,272,569	544,188,997	13.3	531,588,965	-2.3	716,791,374	34.8	806,201,387	12.5
Dollar Amount of IRA/Keogh >= \$100,000	293,622,367	276,532,323	-5.8	266,674,751	-3.6	325,883,457	22.2	304,876,227	-6.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	210,176,031	308,237,597	46.7	352,975,706	14.5	451,649,775	28.0	480,160,141	6.3
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,263,090	6,517,312	4.1	7,649,812	17.4	7,564,096	-1.1	5,729,675	-24.3
SAVING MATURITIES									
< 1 year	9,969,904,623	10,327,540,539	3.6	10,787,724,381	4.5	11,570,744,577	7.3	12,227,233,521	5.7
1 to 3 years	671,100,197	767,627,235	14.4	738,512,658	-3.8	800,378,746	8.4	833,845,249	4.2
> 3 years	362,583,095	389,395,697	7.4	402,171,311	3.3	494,259,155	22.9	489,868,052	-0.9
Total Shares & Deposits	11,003,587,915	11,484,563,471	4.4	11,928,408,350	3.9	12,865,382,478	7.9	13,550,946,822	5.3
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	7	0.0	9	28.6	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	33,651,660	32,548,467	-3.3	34,045,218	4.6	45,839,568	34.6	48,453,030	5.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	18,718,057	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5	75,380,067	8.0
Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Commercial Loans	97,892	169,646	73.3	59,899	-64.7	233,281	289.5	238,941	2.4
Construction & Land Development	3,023,698	3,570,088	18.1	30,887,136	765.2	49,831,183	61.3	49,334,048	-1.0
Outstanding Letters of Credit	92,000	181,000	96.7	482,070	166.3	260,580	-45.9	249,276	-4.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	463,245,563	519,720,627	12.2	569,937,011	9.7	608,674,310	6.8	679,903,521	11.7
Credit Card Line	1,021,715,455	996,166,663	-2.5	1,046,762,663	5.1	1,084,385,763	3.6	1,170,637,193	8.0
Unsecured Share Draft Lines of Credit	115,169,956	118,574,917	3.0	111,464,089	-6.0	116,609,429	4.6	125,552,170	7.7
Overdraft Protection Programs	265,179,159	284,026,006	7.1	305,875,289	7.7	320,384,567	4.7	321,035,018	0.2
Residential Construction Loans-Excluding Commercial Purpose	2,021,104	2,693,939	33.3	4,790,457	77.8	6,265,524	30.8	7,137,348	13.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	25,771,454	27,517,022	6.8	29,547,835	7.4	25,094,161	-15.1	26,545,964	5.8
Total Unfunded Commitments for Non-Commercial Loans	1,893,102,691	1,948,699,174	2.9	2,068,377,344	6.1	2,161,413,754	4.5	2,330,811,214	7.8
Total Unused Commitments	1,911,820,748	1,964,269,186	2.7	2,112,972,712	7.6	2,231,218,261	5.6	2,406,191,281	7.8
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Unfunded Commitments Committed by Credit Union	1,911,748,778	1,963,730,475	2.7	2,112,546,546	7.6	2,230,557,240	5.6	2,405,705,001	7.9
Unfunded Commitments Through Third Party	71,970	538,711	648.5	426,166	-20.9	661,021	55.1	486,280	-26.4
Loans Transferred with Recourse ¹	297,567,906	376,837,079	26.6	513,855,555	36.4	669,043,347	30.2	656,495,315	-1.9
Pending Bond Claims	1,237,869	1,150,733	-7.0	320,394	-72.2	104,366	-67.4	195,495	87.3
Other Contingent Liabilities	21,693,808	22,140,378	2.1	15,923,424	-28.1	9,296,398	-41.6	9,483,008	2.0
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	26	27	3.8	27	0.0	27	0.0	28	3.7
LINES OF CREDIT (Borrowing)									
Total Credit Lines	2,045,223,332	1,909,671,610	-6.6	1,960,730,193	2.7	2,172,713,068	10.8	2,235,676,154	2.9
Total Committed Credit Lines	441,213,776	55,894,849	-87.3	53,914,250	-3.5	76,216,350	41.4	79,329,485	4.1
Total Credit Lines at Corporate Credit Unions	294,195,000	299,050,652	1.7	310,341,000	3.8	314,963,300	1.5	320,790,500	1.9
Draws Against Lines of Credit	45,242,176	206,089,643	355.5	232,511,178	12.8	184,501,548	-20.6	192,606,181	4.4
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	1,631,289	2,881,125	76.6	8,782,576	204.8	1,322,305	-84.9	28,643	-97.8
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	2,000,000	N/A	0	-100.0
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	1,652,201,306	1,751,877,050	6.0	1,856,055,172	5.9	2,157,510,276	16.2	2,222,919,523	3.0
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital ²	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
								17.SuppShareOBS&Borr	

	Miscellaneous Information, Programs, Services								
Return to cover			For Charter :	N/A					
07/01/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group :	N/A					
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
MEMBERSHIP:									
Num Current Members	1,415,570	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8	1,542,694	0.5
Num Potential Members	37,227,328	33,190,253	-10.8	33,019,377	-0.5	34,552,290	4.6	34,573,719	0.1
% Current Members to Potential Members	3.80	4.38	15.1	4.57	4.3	4.44	-2.7	4.46	0.5
* % Membership Growth	1.86	2.64	41.7	3.78	43.3	1.77	-53.2	2.15	21.6
Total Num Savings Accts	2,657,678	2,739,099	3.1	2,837,355	3.6	2,880,247	1.5	2,926,634	1.6
EMPLOYEES:									
Num Full-Time Employees	3,708	3,779	1.9	3,966	4.9	4,115	3.8	4,102	-0.3
Num Part-Time Employees	385	352	-8.6	340	-3.4	287	-15.6	326	13.6
BRANCHES:									
Num of CU Branches	310	321	3.5	322	0.3	324	0.6	325	0.3
Num of CUs Reporting Shared Branches	30	30	0.0	31	3.3	29	-6.5	29	0.0
Plan to add new branches or expand existing facilities	15	14	-6.7	15	7.1	19	26.7	17	-10.5
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	4,156,782,511	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7	1,292,609,923	-4.9
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Commercial Loans	32	32	0.0	32	0.0	33	3.1	33	0.0
Credit Builder	27	27	0.0	26	-3.7	26	0.0	26	0.0
Debt Cancellation/Suspension	5	4	-20.0	5	25.0	5	0.0	5	0.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	8	8	0.0	8	0.0	8	0.0	8	0.0
Indirect Consumer Loans	35	33	-5.7	32	-3.0	32	0.0	32	0.0
Indirect Mortgage Loans	9	8	-11.1	11	37.5	11	0.0	11	0.0
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0	11	0.0	11	0.0	11	0.0
Micro Business Loans	12	12	0.0	12	0.0	12	0.0	12	0.0
Micro Consumer Loans	12	11	-8.3	11	0.0	11	0.0	11	0.0
Overdraft Lines of Credit	59	57	-3.4	55	-3.5	53	-3.6	53	0.0
Overdraft Protection	55	52	-5.5	51	-1.9	50	-2.0	50	0.0
Participation Loans	40	39	-2.5	44	12.8	44	0.0	44	0.0
Pay Day Loans	15	16	6.7	16	0.0	16	0.0	16	0.0
Real Estate Loans	78	74	-5.1	69	-6.8	67	-2.9	67	0.0
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	80	76	-5.0	73	-3.9	71	-2.7	71	0.0
Share Secured Credit Cards	31	29	-6.5	30	3.4	30	0.0	31	3.3
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	79	77	-2.5	77	0.0	76	-1.3	76	0.0
Commercial Share Accounts	42	44	4.8	43	-2.3	43	0.0	42	-2.3
Check Cashing	60	60	0.0	61	1.7	61	0.0	61	0.0
First Time Homebuyer Program	14	14	0.0	16	14.3	16	0.0	16	0.0
Health Savings Accounts	12	12	0.0	13	8.3	13	0.0	13	0.0
Individual Development Accounts	2	2	0.0	3	50.0	3	0.0	3	0.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	35	-2.8	35	0.0	35	0.0	35	0.0
International Remittances	20	20	0.0	20	0.0	20	0.0	21	5.0
Low Cost Wire Transfers	77	75	-2.6	73	-2.7	72	-1.4	72	0.0
**Number of International Remittances Originated YTD	4,008	4,162	3.8	4,461	7.2	4,250	-4.7	1,068	0.5
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	10	13	30.0	13	0.0	14	7.7	14	0.0
Adjusted Retained Earnings Obtained through Business Combinations	15,567,369	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5	22,413,114	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	28,683,342	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7	35,113,174	3.7
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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								18.MiscInfoAndServices	

[Return to cover](#)

07/01/2020

CU Name: N/A

Peer Group: N/A

Graphs 1

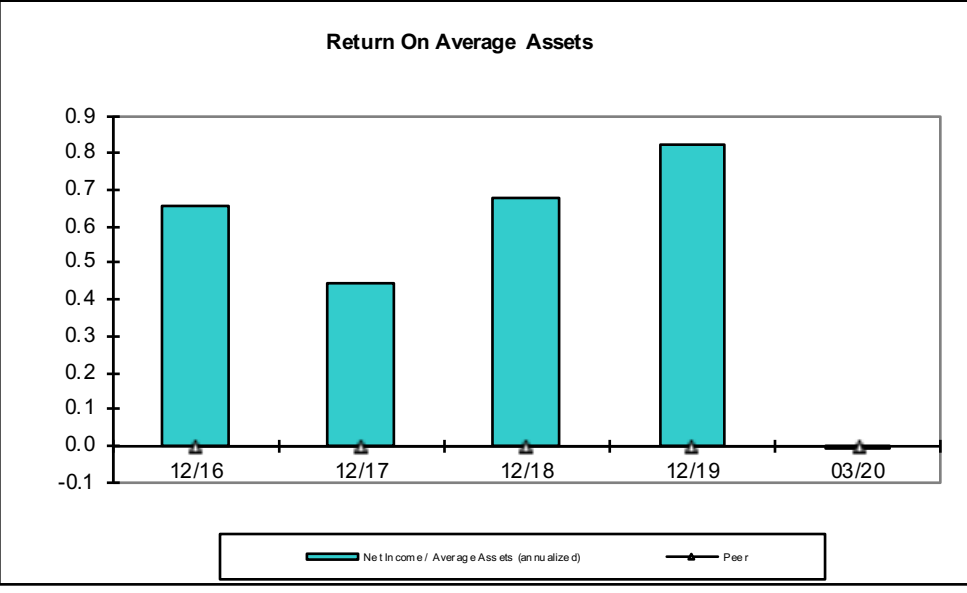
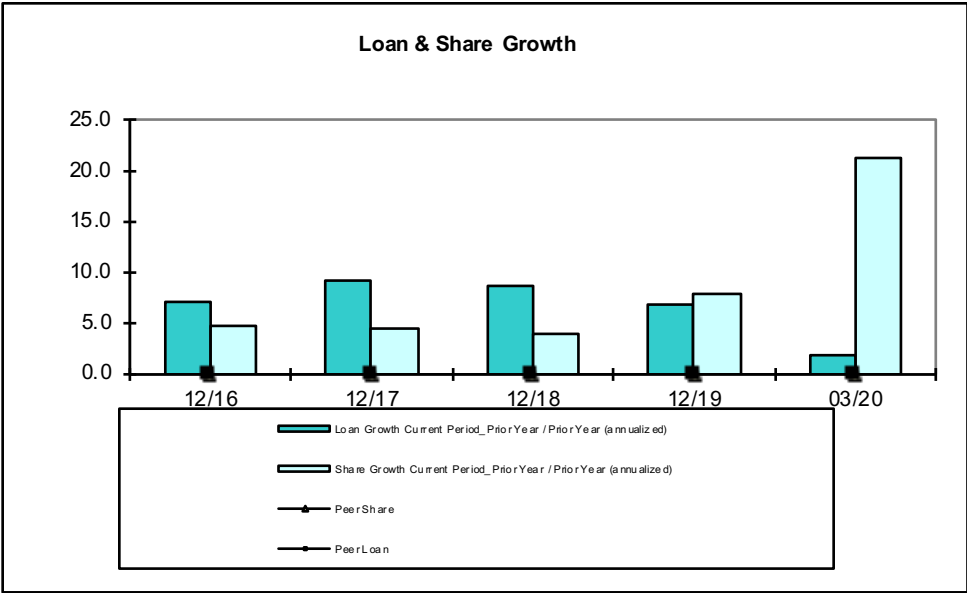
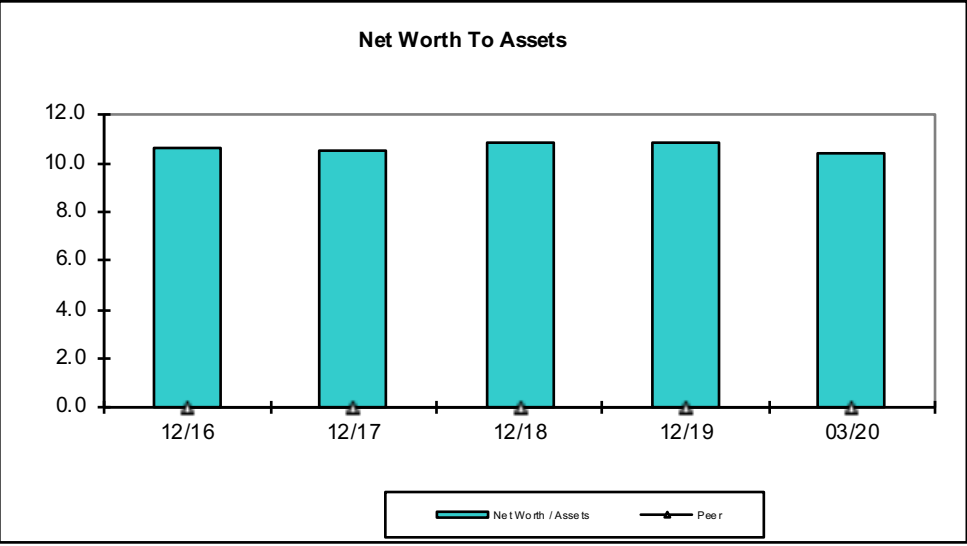
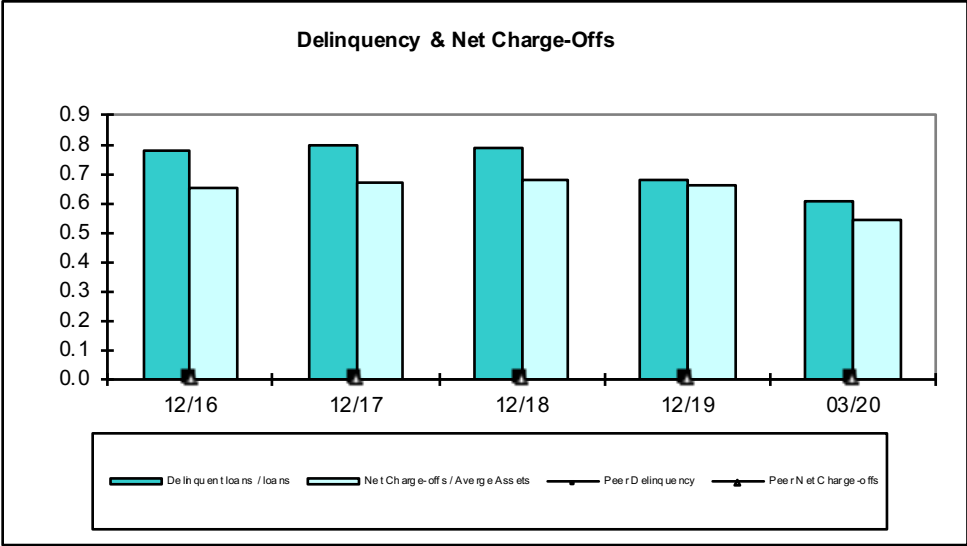
For Charter : N/A

Count of CU : 97

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

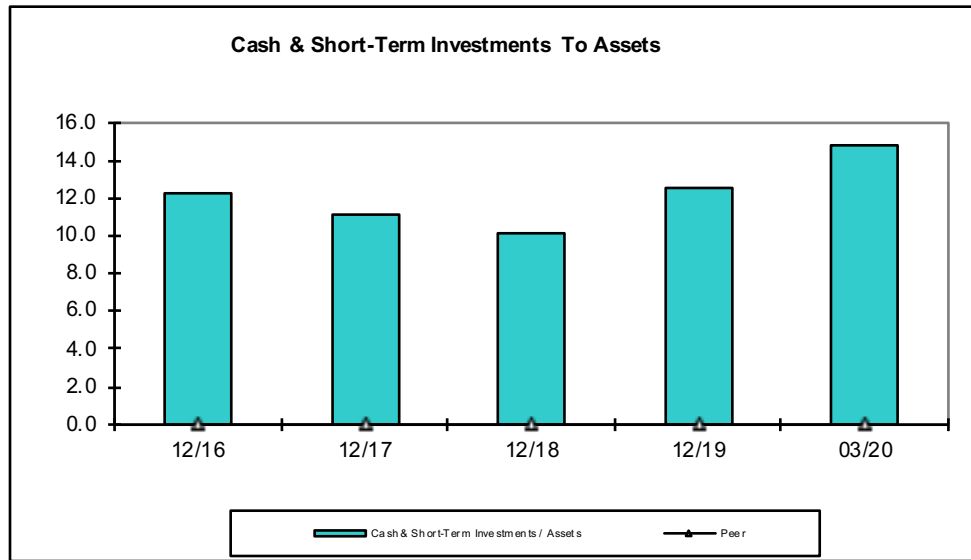
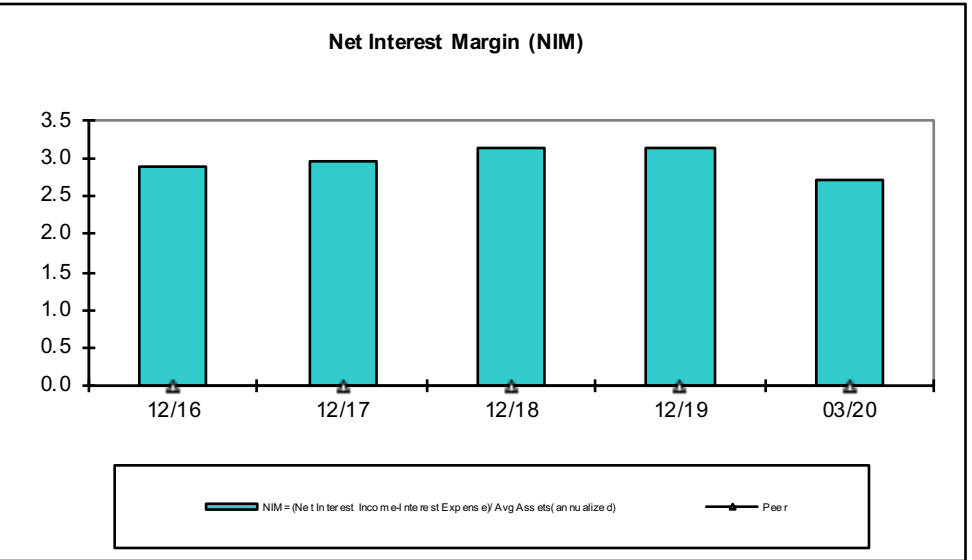
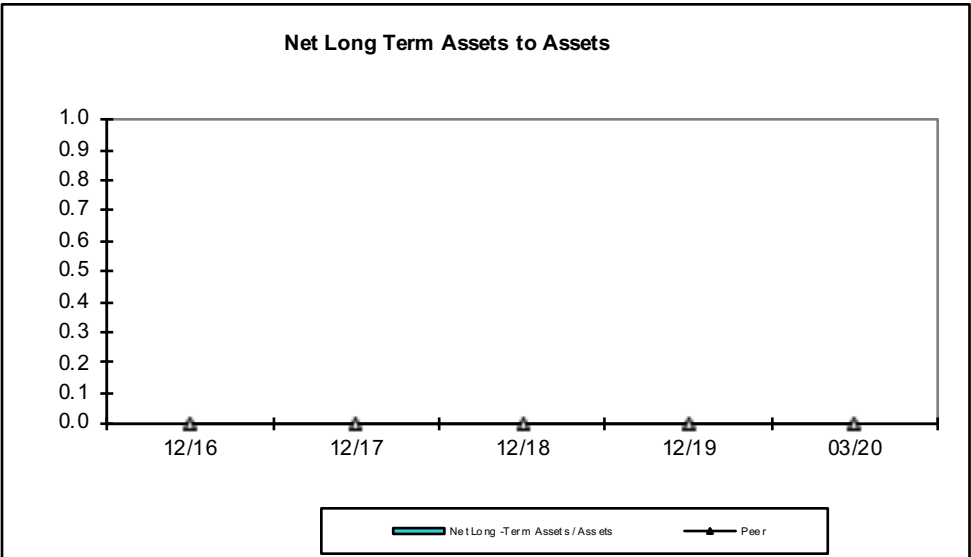
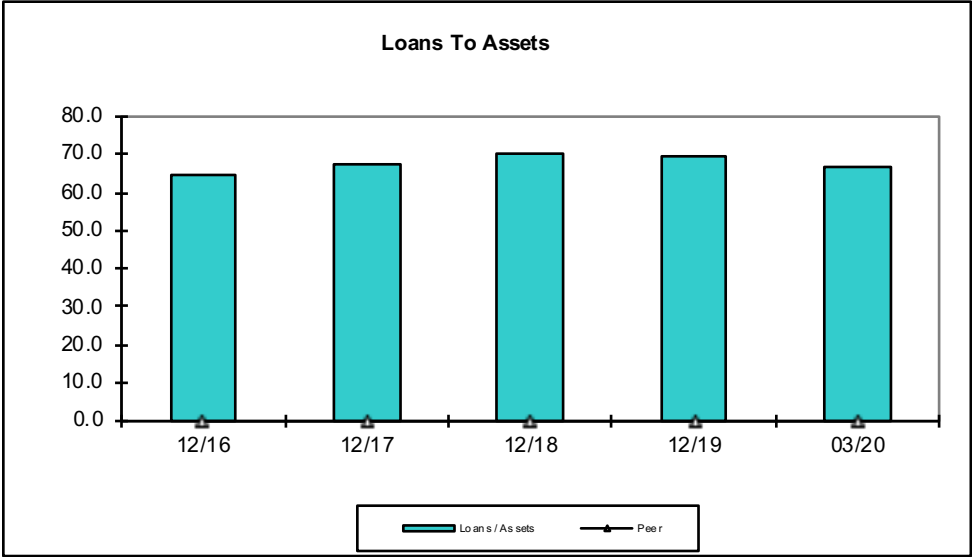
[Return to cover](#)

07/01/2020

CU Name: N/A

Peer Group: N/A

Graphs 2
For Charter : N/A
Count of CU : 97
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured
Count of CU in Peer Group : N/A



Cycle Date: June-2020
Run Date: 09/10/2020
Interval: Annual
Non-Validated

Page Click on links below to jump to FPR contents

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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 97
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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		Supplemental Ratio Analysis				
Return to cover		For Charter : N/A				
09/10/2020		Count of CU : 97				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State				
		Count of CU in Peer Group : N/A				
		Dec-2016	Dec-2017	Dec-2018	Dec-2019	Jun-2020
OTHER DELINQUENCY RATIOS ¹						
Credit Cards DQ >= 60 Days / Total Credit Card Loans		0.92	1.18	1.04	1.01	0.91
PAL Loans DQ >= 60 Days / Total PAL Loans		0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		1.28	1.09	0.99	0.76	0.56
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans		0.54	0.62	0.65	0.54	0.53
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans		1.00	0.97	0.85	0.75	0.57
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans		0.87	0.87	0.79	0.69	0.56
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans		0.98	1.35	1.12	0.93	0.60
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE		12.66	18.75	18.26	19.18	19.13
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans		1.14	1.10	0.94	0.79	0.66
Participation Loans Delinquent >= 60 Days / Total Participation Loans		0.55	0.61	0.70	0.36	0.51
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²		1.54	1.70	1.95	1.58	1.14
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²		0.44	0.77	1.08	0.70	0.35
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²		76.97	79.79	89.09	100.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale		0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans		113.84	111.16	105.86	103.52	152.05
REAL ESTATE LOAN DELINQUENCY ¹						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.67	0.58	0.80	0.70	0.37
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.87	0.54	0.79	0.64	0.44
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		0.32	0.95	0.69	0.46	0.76
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable		0.28	0.22	0.38	0.34	0.21
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans		0.02	0.18	0.10	0.16	0.03
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans		11.58	12.39	12.53	10.21	15.10
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans		11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans		1.78	1.73	1.69	1.63	0.76
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		0.60	0.54	0.69	0.59	0.37
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		17.45	16.91	15.29	14.59	13.97
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.11	2.36	2.52	2.67	2.65
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed		0.02	0.05	0.38	16.77	0.90
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans		0.78	0.77	0.75	0.62	0.54
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.06	0.02	0.03	0.01	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.04	0.01	0.01	0.01	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.11	0.06	0.08	-0.01	0.00
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans		0.00	0.09	0.08	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.18	1.04	0.97	0.86	0.71
* Net Charge Offs - Participation Loans / Avg Participation Loans		0.23	0.77	1.58	0.30	0.13
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²		0.11	0.26	0.03	0.04	0.18
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		21.20	23.40	25.15	24.16	23.21
Participation Loans Outstanding / Total Loans		2.92	2.82	2.44	2.94	3.08
Participation Loans Purchased YTD / Total Loans Granted YTD		1.71	1.97	1.09	2.48	2.24
* Participation Loans Sold YTD / Total Assets		0.13	0.34	0.48	0.49	0.46
Total Commercial Loans / Total Assets ²		2.98	2.54	2.94	3.49	3.50
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.14	0.01	0.07	0.33	0.25
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans		35.29	33.22	29.33	31.78	34.73
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		15.50	15.87	15.49	16.00	16.26
Total Fixed Rate Real Estate / Total Loans		24.00	23.61	22.03	22.97	25.61
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		30.12	26.56	26.96	32.66	45.29
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		76.72	61.94	59.02	61.51	59.18
Interest Only & Payment Option First & Other RE / Total Assets		0.45	0.65	0.74	0.74	0.75
Interest Only & Payment Option First & Other RE / Net Worth		4.20	6.17	6.82	6.84	7.79
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		1.33	1.30	1.32	1.46	1.39
Unused Commitments / Cash & ST Investments		120.91	130.89	149.11	117.53	77.58
Complex Assets / Total Assets		22.14	21.00	21.86	21.37	21.60
Short Term Liabilities / Total Shares and Deposits plus Borrowings		37.44	35.21	35.30	35.70	34.25
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
# Means the number is too large to display in the cell						
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.						
		4. Supplemental Ratios				

			Assets					
Return to cover			For Charter : N/A					
09/10/2020			Count of CU : 97					
CU Name:	N/A		Asset Range : N/A					
Peer Group:	N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
	Count of CU in Peer Group :		N/A					
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020 % Chg
ASSETS								
CASH:								
Cash On Hand	144,057,014	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9	265,867,646 51.9
Cash On Deposit	764,193,146	729,569,667	-4.5	664,572,688	-8.9	950,747,227	43.1	1,859,976,870 95.6
Cash Equivalents	28,785,841	25,260,213	-12.2	28,107,746	11.3	24,769,576	-11.9	59,144,015 138.8
TOTAL CASH & EQUIVALENTS	937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	2,184,988,531 89.9
INVESTMENTS:								
Trading Securities	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A
Available for Sale Securities	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	0 -100.0
Equity Securities	N/A	N/A		N/A		0		22,989,046 N/A
Trading Debt Securities	N/A	N/A		N/A		0		67,780,053 N/A
Available-for-Sale Debt Securities	N/A	N/A		N/A		0		1,985,947,429 N/A
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		N/A		0		174,644,005 N/A
Deposits in Commercial Banks, S&Ls, Savings Banks	581,335,263	489,840,225	-15.7	425,947,396	-13.0	422,278,587	-0.9	521,595,465 23.5
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	76,692,317	98,340,915	28.2	99,591,294	1.3	108,436,138	8.9	129,970,025 19.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	16,976,442	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3	17,104,687 0.0
All Other Investments in Corporate Cos	1,113,804	1,717,669	54.2	2,362,081	37.5	8,676,182	267.3	55,674,576 541.7
All Other Investments ²	89,832,176	101,552,301	13.0	113,318,415	11.6	129,396,209	14.2	119,579,198 -7.6
TOTAL INVESTMENTS	2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	3,095,284,484 24.5
LOANS HELD FOR SALE	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	128,833,315 75.7
LOANS AND LEASES:								
Unsecured Credit Card Loans	448,618,775	455,285,499	1.5	467,669,848	2.7	473,286,319	1.2	427,044,929 -9.8
All Other Unsecured Loans/Lines of Credit	318,870,889	348,413,410	9.3	368,848,006	5.9	388,587,919	5.4	468,393,845 20.5
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0 N/A
Non-Federally Guaranteed Student Loans	51,259,345	54,608,663	6.5	56,816,727	4.0	47,928,796	-15.6	46,771,588 -2.4
New Vehicle Loans	1,065,647,781	1,219,829,664	14.5	1,408,827,755	15.5	1,428,360,112	1.4	1,362,902,757 -4.6
Used Vehicle Loans	2,603,766,552	2,873,782,483	10.4	3,100				

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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover	For Charter : N/A								
09/10/2020	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	62,312,755	69,195,377	11.0	75,781,423	9.5	80,096,118	5.7	33,364,874	-16.7%
* Total Loans Recovered	10,390,825	11,165,036	7.5	11,763,659	5.4	13,249,459	12.6	7,020,221	6.0%
* NET CHARGE OFFS (\$\$)	51,921,930	58,030,341	11.8	64,017,764	10.3	66,846,659	4.4	26,344,653	-21.2%
***Net Charge-Offs / Average Loans	0.65	0.67	3.2	0.68	1.3	0.66	-3.1	0.49	-25.4%
Total Del Loans & *Net Charge-Offs ¹	116,122,534	129,797,014	11.8	141,566,177	9.1	138,363,902	-2.3	80,700,666	-41.7%
Combined Delinquency and Net Charge Off Ratio ¹	1.42	1.46	2.8	1.47	0.3	1.34	-8.8	0.98	-26.4%
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	11,409,647	12,725,096	11.5	13,677,740	7.5	14,947,985	9.3	7,110,620	-4.9%
* Unsecured Credit Card Lns Recovered	2,085,644	2,077,555	-0.4	2,060,757	-0.8	2,392,491	16.1	1,156,045	-3.4%
* NET UNSECURED CREDIT CARD C/Os	9,324,003	10,647,541	14.2	11,616,983	9.1	12,555,494	8.1	5,954,575	-5.1%
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	11.7	2.52	6.9	2.67	6.0	2.65	-0.9%
* Non-Federally Guaranteed Student Loans Charged Off	12,473	32,003	156.6	217,007	578.1	8,799,744	3,955.1	244,146	-94.5%
* Non-Federally Guaranteed Student Loans Recovered	1,500	3,374	124.9	6,899	104.5	17,200	149.3	31,780	269.5%
* Net Non-Federally Guaranteed Student Loans C/Os	10,973	28,629	160.9	210,108	633.9	8,782,544	4,080.0	212,366	-95.2%
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.02	0.05	144.7	0.38	597.3	16.77	4,346.6	0.90	-94.7%
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,572,935	936,499	-40.5	306,579	-67.3	376,640	22.8	242,425	28.8%
* Total 1st Mortgage RE Loans/LOCs Recovered	563,107	675,834	20.0	67,765	-90.0	59,740	-11.8	42,505	42.3%
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,009,828	260,665	-74.2	238,814	-8.4	316,720	32.6	199,920	26.2%
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.04	0.01	-75.3	0.01	-14.2	0.01	22.1	0.01	13.7%
* Total Other RE Loans/LOCs Charged Off	1,412,473	1,135,361	-19.6	1,540,353	35.7	708,413	-54.0	235,533	-33.5%
* Total Other RE Loans/LOCs Recovered	415,150	574,514	38.4	596,991	3.9	810,947	35.8	221,711	-45.3%
* NET OTHER RE LOANS/LOCs C/Os	997,323	560,847	-43.8	943,362	68.2	-102,534	-110.9	13,822	127.0%
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.11	0.06	-48.3	0.08	50.9	-0.01	-109.8	0.00	125.5%
* Total Real Estate Loans Charged Off	2,985,408	2,071,860	-30.6	1,846,932	-10.9	1,084,873	-41.3	477,958	-11.9%
* Total Real Estate Lns Recovered	978,257	1,250,348	27.8	664,756	-46.8	870,687	31.0	264,216	-39.3%
* NET Total Real Estate Loan C/Os	2,007,151	821,512	-59.1	1,182,176	43.9	214,186	-81.9	213,742	99.6%
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.02	-61.3	0.03	33.1	0.01	-83.4	0.01	82.4%
* Total TDR 1st & Other Real Estate Lns Charged Off	236,040	281,000	19.0	109,485	-61.0	148,302	35.5	0	-100.0%

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	Other Investment Information								
Return to cover	For Charter : N/A								
09/10/2020	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,742,475	2,569,535	-76.1	2,031,060	-21.0	1,608,915	-20.8	1,419,702	-11.8
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	94,364,175	124,888,188	32.3	153,072,110	22.6	154,563,168	1.0	90,916,808	-41.2
TOTAL U.S. GOVERNMENT OBLIGATIONS	105,106,650	127,457,723	21.3	155,103,170	21.7	156,172,083	0.7	92,336,510	-40.9
Agency/GSE Debt Instruments (not backed by mortgages)	717,788,374	603,224,562	-16.0	521,607,988	-13.5	481,524,516	-7.7	459,851,268	-4.5
Agency/GSE Mortgage-Backed Securities	1,180,963,746	1,159,135,770	-1.8	1,040,820,342	-10.2	970,573,839	-6.7	1,500,009,116	54.5
TOTAL FEDERAL AGENCY SECURITIES	1,898,752,120	1,762,360,332	-7.2	1,562,428,330	-11.3	1,452,098,355	-7.1	1,959,860,384	35.0
Securities Issued by States and Political Subdivision in the U.S.	4,857,942	2,673,051	-45.0	2,629,491	-1.6	1,660,272	-36.9	5,827,430	251.0
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	34,031	-13.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	34,031	-13.6
Mutual Funds	220,171	5,133,614	2,231.6	4,858,599	-5.4	4,901,969	0.9	4,963,274	1.3
Common Trusts	3,510,271	3,524,192	0.4	3,433,659	-2.6	3,556,581	3.6	3,518,691	-1.1
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,730,442	8,657,806	132.1	8,292,258	-4.2	8,458,550	2.0	8,481,965	0.3
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	456,348,742	457,469,685	0.2	302,498,237	-33.9	348,733,267	15.3	611,348,979	75.3
Commercial Mortgage Backed Securities	182,461,623	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0	290,560,578	20.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,630,295,808	3,434,984,459	-5.4	3,177,831,215	-7.5	3,462,520,718	9.0	5,017,852,263	44.9
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	12,820,488	0	-100.0	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	138,861,044	125,494,471	-9.6	109,190,803	-13.0	156,891,558	43.7	294,550,810	87.7
Cash on Deposit in Other Financial Institutions	625,332,102	604,075,196	-3.4	555,381,885	-8.1	386,712,285	-30.4	525,232,519	35.8
CUSO INFORMATION									
Value of Investments in CUSO	49,550,647	46,887,762	-5.4	41,502,091	-11.5	45,619,404	9.9	51,406,175	12.7
CUSO loans	581,277	300,000	-48.4	9,999,994	3,233.3	6,936,811	-30.6	9,670,556	39.4
Aggregate cash outlays in CUSO	23,730,960	22,795,773	-3.9	22,593,065	-0.9	31,501,582	39.4	32,019,625	1.6
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	1,281,748	N/A	1,319,011	2.9	1,337,885	1.4
Outstanding Balance of Brokered CDs and Share Certificates Purchased	181,543,795	158,639,065	-12.6	156,482,012	-1.4	204,814,345	30.9	270,916,116	32.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	23	4.5	22	-4.3	21	-4.5	21	0.0
Approved Mortgage Seller	18	20	11.1	20	0.0	20	0.0	21	5.0
Borrowing Repurchase Agreements	1	0	-100.0	1	N/A	1	0.0	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)	3	2	-33.3	4	100.0	4	0.0	4	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	2	0.0	2	0.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	32	-3.0	31	-3.1	33	6.5	35	6.1
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	21,751,020	18,965,463	-12.8	41,774,971	120.3	68,423,348	63.8	68,342,809	-0.1
Other Investments	6,655,608	24,340,965	265.7	6,181,718	-74.6	5,718,824	-7.5	5,766,578	0.8
Other Assets	126,865,370	116,433,115	-8.2	141,546,506	21.6	141,348,411	-0.1	161,153,771	14.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	155,271,998	159,739,543	2.9	189,503,195	18.6	215,490,583	13.7	235,263,158	9.2
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	Miscellaneous Information, Programs, Services											
Return to cover		For Charter : N/A										
09/10/2020		Count of CU : 97										
CU Name: N/A		Asset Range : N/A										
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
	Count of CU in Peer Group :						N/A					
		Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg		
MEMBERSHIP:												
Num Current Members		1,415,570	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8	1,553,120	1.2		
Num Potential Members		37,227,328	33,190,253	-10.8	33,019,377	-0.5	34,552,290	4.6	35,018,165	1.3		
% Current Members to Potential Members		3.80	4.38	15.1	4.57	4.3	4.44	-2.7	4.44	-0.1		
* % Membership Growth		1.86	2.64	41.7	3.78	43.3	1.77	-53.2	2.43	37.7		
Total Num Savings Accts		2,657,678	2,739,099	3.1	2,837,355	3.6	2,880,247	1.5	2,971,210	3.2		
EMPLOYEES:												
Num Full-Time Employees		3,708	3,779	1.9	3,966	4.9	4,115	3.8	4,158	1.0		
Num Part-Time Employees		385	352	-8.6	340	-3.4	287	-15.6	274	-4.5		
BRANCHES:												
Num of CU Branches		310	321	3.5	322	0.3	324	0.6	322	-0.6		
Num of CUs Reporting Shared Branches		30	30	0.0	31	3.3	29	-6.5	29	0.0		
Plan to add new branches or expand existing facilities		15	14	-6.7	15	7.1	19	26.7	13	-31.6		
MISCELLANEOUS LOAN INFORMATION:												
***Total Amount of Loans Granted YTD		4,156,782,511	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7	3,552,771,726	30.7		
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)		0	0	N/A	0	N/A	0	N/A	0	N/A		
MEMBER SERVICE AND PRODUCT OFFERINGS												
(Credit Programs):												
Commercial Loans		32	32	0.0	32	0.0	33	3.1	33	0.0		
Credit Builder		27	27	0.0	26	-3.7	26	0.0	26	0.0		
Debt Cancellation/Suspension		5	4	-20.0	5	25.0	5	0.0	5	0.0		
Direct Financing Leases		0	0	N/A	0	N/A	0	N/A	0	N/A		
Indirect Commercial Loans		8	8	0.0	8	0.0	8	0.0	8	0.0		
Indirect Consumer Loans		35	33	-5.7	32	-3.0	32	0.0	32	0.0		
Indirect Mortgage Loans		9	8	-11.1	11	37.5	11	0.0	11	0.0		
Interest Only or Payment Option 1st Mortgage Loans		11	11	0.0	11	0.0	11	0.0	11	0.0		
Micro Business Loans		12	12	0.0	12	0.0	12	0.0	12	0.0		
Micro Consumer Loans		12	11	-8.3	11	0.0	11	0.0	11	0.0		
Overdraft Lines of Credit		59	57	-3.4	55	-3.5	53	-3.6	53	0.0		
Overdraft Protection		55	52	-5.5	51	-1.9	50	-2.0	50	0.0		
Participation Loans		40	39	-2.5	44	12.8	44	0.0	44	0.0		
Pay Day Loans		15	16	6.7	16	0.0	16	0.0	16	0.0		
Real Estate Loans		78	74	-5.1	69	-6.8	67	-2.9	67	0.0		
Refund Anticipation Loans		2	2	0.0	2	0.0	2	0.0	2	0.0		
Risk Based Loans		80	76	-5.0	73	-3.9	71	-2.7	71	0.0		
Share Secured Credit Cards		31	29	-6.5	30	3.4	30	0.0	31	3.3		
Payday Alternative Loans (PAL Loans)		0	0	N/A	0	N/A	0	N/A	0	N/A		
MEMBER SERVICE AND PRODUCT OFFERINGS												
(Other Programs):												
ATM/Debit Card Program		79	77	-2.5	77	0.0	76	-1.3	76	0.0		
Commercial Share Accounts		42	44	4.8	43	-2.3	43	0.0	42	-2.3		
Check Cashing		60	60	0.0	61	1.7	61	0.0	61	0.0		
First Time Homebuyer Program		14	14	0.0	16	14.3	16	0.0	17	6.3		
Health Savings Accounts		12	12	0.0	13	8.3	13	0.0	13	0.0		
Individual Development Accounts		2	2	0.0	3	50.0	3	0.0	3	0.0		
In-School Branches		1	1	0.0	1	0.0	1	0.0	1	0.0		
Insurance/Investment Sales		36	35	-2.8	35	0.0	35	0.0	35	0.0		
International Remittances		20	20	0.0	20	0.0	20	0.0	21	5.0		
Low Cost Wire Transfers		77	75	-2.6	73	-2.7	72	-1.4	72	0.0		
**Number of International Remittances Originated YTD		4,008	4,162	3.8	4,461	7.2	4,250	-4.7	2,056	-3.2		
MERGERS/ACQUISITIONS:												
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		10	13	30.0	13	0.0	14	7.7	14	0.0		
Adjusted Retained Earnings Obtained through Business Combinations		15,567,369	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5	22,413,114	0.0		
Fixed Assets - Capital & Operating Leases												
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		28,683,342	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7	33,707,134	-0.4		
* Annualization factor; March = 4; June = 2; September =4/3; December = 1 (or no annualizing)												
** Amount is year-to-date and the related % change ratio is annualized.												
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												18.MiscInfoAndService

	Information Systems & Technology										
Return to cover				For Charter :	N/A						
09/10/2020				Count of CU :	97						
CU Name: N/A				Asset Range :	N/A						
Peer Group: N/A				Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group :				N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg		
System Used to Maintain Share/Loan Records											
Manual System (No Automation)	1	0	-100.0	0	N/A	0	N/A	0	N/A		
Vendor Supplied In-House System	56	54	-3.6	51	-5.6	48	-5.9	48	0.0		
Vendor On-Line Service Bureau	45	44	-2.2	43	-2.3	45	4.7	45	0.0		
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A		
Other	5	5	0.0	5	0.0	4	-20.0	4	0.0		
Electronic Financial Services											
Home Banking Via Internet Website	82	81	-1.2	78	-3.7	78	0.0	78	0.0		
Audio Response/Phone Based	60	56	-6.7	56	0.0	55	-1.8	55	0.0		
Automatic Teller Machine (ATM)	76	74	-2.6	74	0.0	74	0.0	74	0.0		
Kiosk	6	5	-16.7	6	20.0	7	16.7	7	0.0		
Mobile Banking	54	53	-1.9	55	3.8	59	7.3	59	0.0		
Other	2	4	100.0	6	50.0	6	0.0	6	0.0		
Services Offered Electronically											
Member Application	41	42	2.4	42	0.0	43	2.4	44	2.3		
New Loan	48	49	2.1	50	2.0	49	-2.0	50	2.0		
Account Balance Inquiry	82	81	-1.2	78	-3.7	79	1.3	79	0.0		
Share Draft Orders	62	62	0.0	60	-3.2	59	-1.7	59	0.0		
New Share Account	24	25	4.2	26	4.0	27	3.8	28	3.7		
Loan Payments	77	75	-2.6	73	-2.7	72	-1.4	72	0.0		
Account Aggregation	17	17	0.0	18	5.9	17	-5.6	17	0.0		
Internet Access Services	32	33	3.1	32	-3.0	34	6.3	34	0.0		
e-Statements	77	74	-3.9	73	-1.4	71	-2.7	71	0.0		
External Account Transfers	29	31	6.9	35	12.9	35	0.0	36	2.9		
View Account History	82	81	-1.2	78	-3.7	78	0.0	78	0.0		
Merchandise Purchase	6	6	0.0	4	-33.3	3	-25.0	3	0.0		
Merchant Processing Services	6	6	0.0	7	16.7	9	28.6	9	0.0		
Remote Deposit Capture	27	35	29.6	41	17.1	46	12.2	48	4.3		
Share Account Transfers	82	79	-3.7	76	-3.8	77	1.3	77	0.0		
Bill Payment	67	66	-1.5	63	-4.5	63	0.0	63	0.0		
Download Account History	72	72	0.0	69	-4.2	67	-2.9	67	0.0		
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0		
Electronic Signature Authentication/Certification	17	25	47.1	32	28.0	34	6.3	34	0.0		
Mobile Payments	24	26	8.3	31	19.2	34	9.7	36	5.9		
Type of World Wide Website Address											
Informational	11	9	-18.2	8	-11.1	7	-12.5	7	0.0		
Interactive	2	2	0.0	1	-50.0	1	0.0	1	0.0		
Transactional	80	79	-1.3	77	-2.5	76	-1.3	76	0.0		
Number of Members That Use Transactional Website	658,882	730,252	10.8	800,402	9.6	867,475	8.4	919,207	6.0		
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A		
Type of Website Planned for Future											
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A		
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A		
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A		
Miscellaneous											
Internet Access	103	100	-2.9	97	-3.0	95	-2.1	95	0.0		
										19.IS&	

[Return to cover](#)

09/10/2020

CU Name: N/A

Peer Group: N/A

Graphs 1

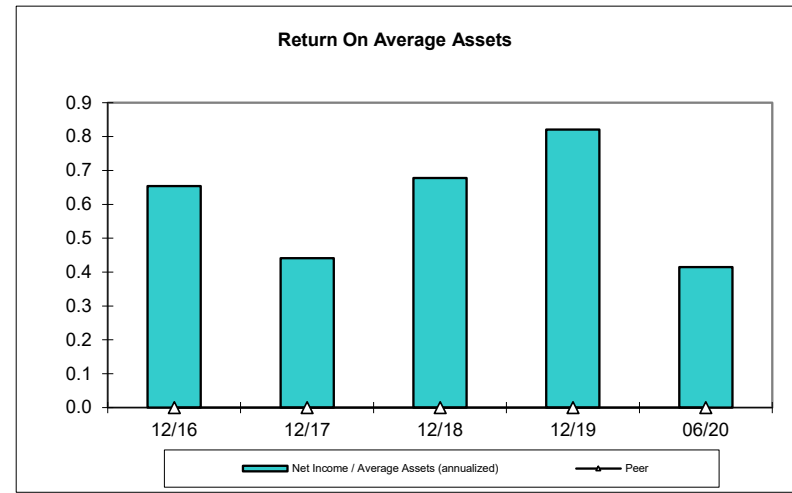
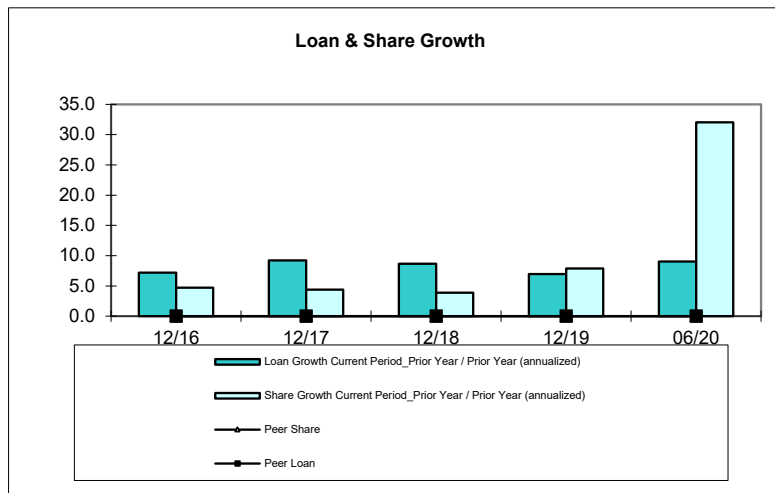
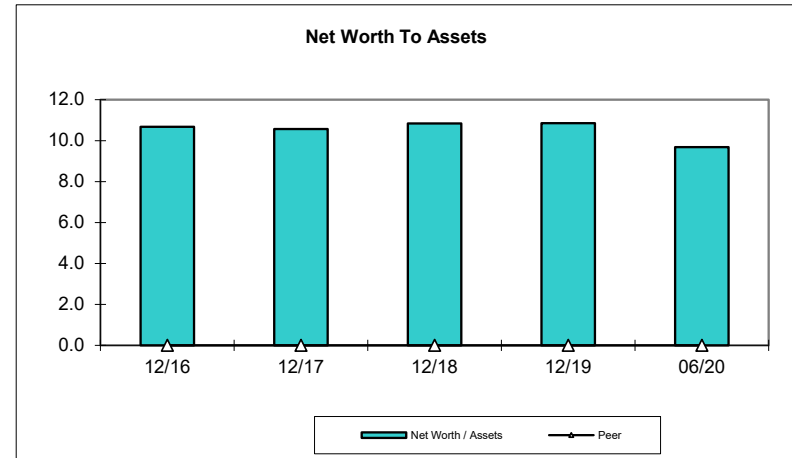
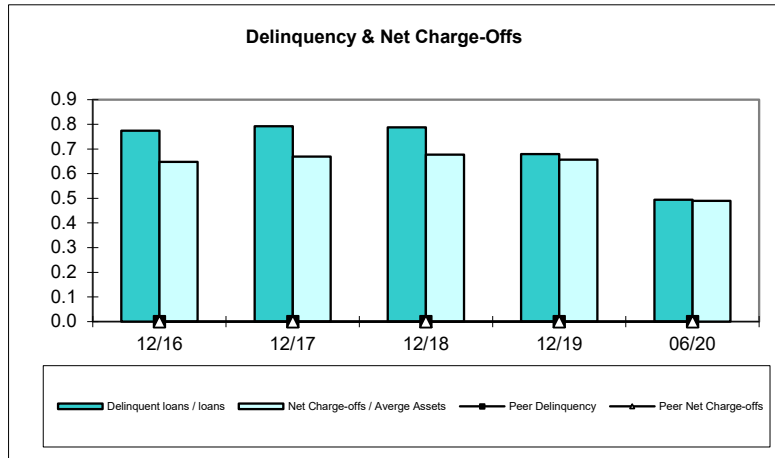
For Charter : N/A

Count of CU : 97

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

09/10/2020

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

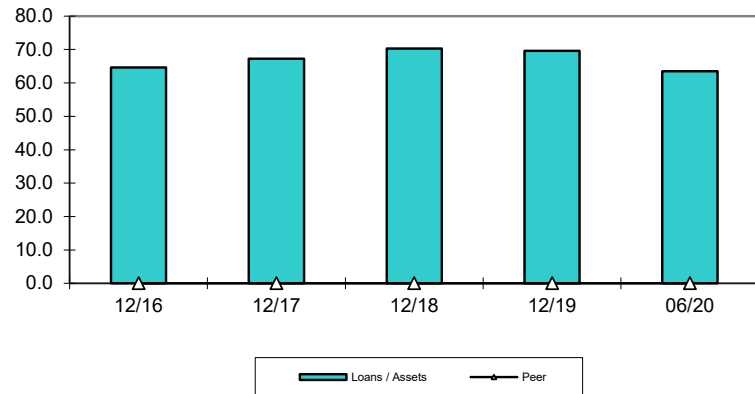
Count of CU : 97

Asset Range : N/A

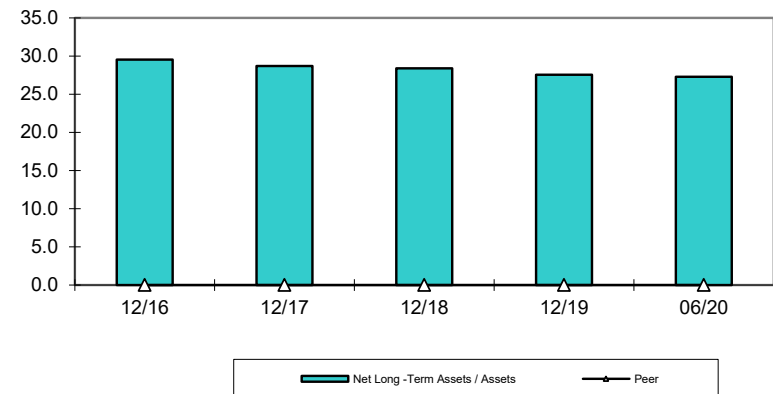
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

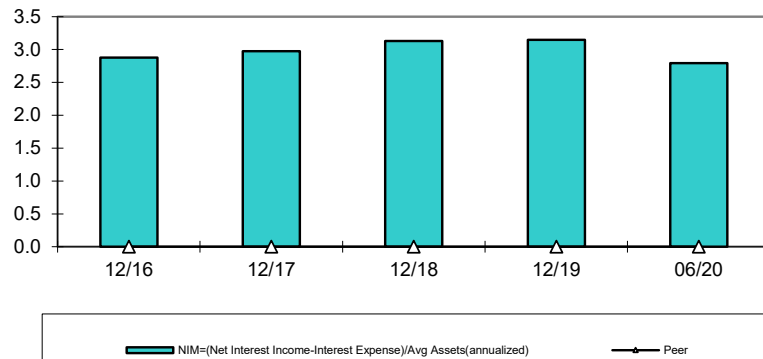
Loans To Assets



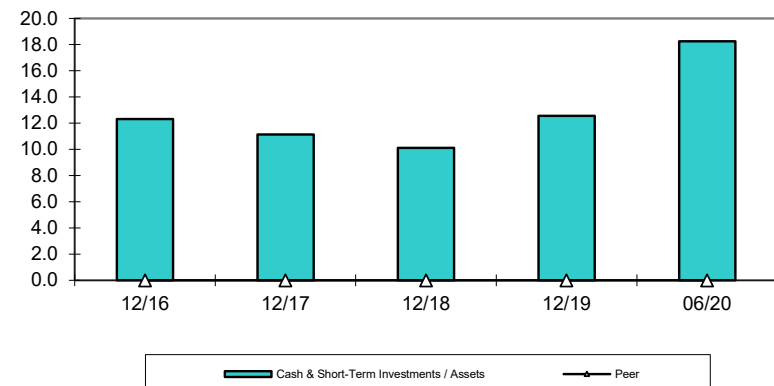
Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets



Cycle Date: September-2020
Run Date: 12/17/2020
Interval: Annual
Non-Validated

Page	Click on links below to jump to FPR contents	
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8	Delinquent Loan Information 1	
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20	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
21	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 96
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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		**Supplemental Ratios			
Return to cover		For Charter : N/A			
12/17/2020		Count of CU : 96			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State			
	Count of CU in	Peer Group :	N/A		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	Sep-2020
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	1.04	1.01	0.55
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.28	1.09	0.99	0.76	0.38
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	0.65	0.54	0.36
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	0.85	0.75	0.52
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.87	0.79	0.69	0.47
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	0.98	1.35	1.12	0.93	0.48
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	12.66	18.75	18.26	19.18	18.48
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	0.94	0.79	0.66
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	0.70	0.36	0.40
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.54	1.70	1.95	1.58	0.79
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.44	0.77	1.08	0.70	0.24
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	76.97	79.79	89.09	100.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	113.84	111.16	105.86	103.54	177.40
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.67	0.58	0.80	0.70	0.36
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.87	0.54	0.79	0.64	0.50
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	0.69	0.46	0.43
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.28	0.22	0.38	0.34	0.33
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.02	0.18	0.10	0.16	0.03
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.58	12.39	12.53	10.21	16.23
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.78	1.73	1.69	1.63	0.75
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.60	0.54	0.69	0.59	0.38
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	15.29	14.59	15.44
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	2.52	2.67	2.40
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.05	0.38	16.77	0.66
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.78	0.77	0.75	0.62	0.48
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.02	0.03	0.01	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.04	0.01	0.01	0.01	0.02
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.11	0.06	0.08	-0.01	0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.09	0.08	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	0.97	0.86	0.63
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.23	0.77	1.58	0.30	0.09
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.11	0.26	0.03	0.04	0.11
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	21.20	23.40	25.15	24.16	21.97
Participation Loans Outstanding / Total Loans	2.92	2.82	2.44	2.94	3.30
Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	1.09	2.48	2.18
* Participation Loans Sold YTD / Total Assets	0.13	0.34	0.48	0.49	0.43
Total Commercial Loans / Total Assets ²	2.98	2.54	2.94	3.49	3.55
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.14	0.01	0.07	0.33	0.25
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.29	33.22	29.33	31.78	35.79
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.50	15.87	15.49	16.00	18.08
Total Fixed Rate Real Estate / Total Loans	24.00	23.61	22.03	22.97	28.24
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	30.12	26.56	26.96	32.66	46.13
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.72	61.94	59.02	61.51	62.51
Interest Only & Payment Option First & Other RE / Total Assets	0.45	0.65	0.74	0.74	0.63
Interest Only & Payment Option First & Other RE / Net Worth	4.20	6.17	6.82	6.84	6.51
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.33	1.30	1.32	1.46	1.44
Unused Commitments / Cash & ST Investments	120.91	130.89	149.11	117.53	85.74
Complex Assets / Total Assets	22.14	21.00	21.86	21.37	22.78
Short Term Liabilities / Total Shares and Deposits plus Borrowings	37.44	35.21	35.30	35.70	34.51
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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* The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
* Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
3. Supplemental Ratios					

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				Assets								
Return to cover				For Charter :	N/A							
12/17/2020				Count of CU :	96							
CU Name: N/A				Asset Range :	N/A							
Peer Group: N/A				Criteria :	Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State Credit							
				Count of CU in Peer Group :	N/A							
				Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Sep-2020	% Chg
ASSETS												
CASH:												
Cash On Hand				144,057,014	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9	253,997,702	45.1
Cash On Deposit				764,193,146	729,569,667	-4.5	664,572,688	-8.9	950,747,227	43.1	1,692,882,184	78.1
Cash Equivalents				28,785,841	25,260,213	-12.2	28,107,746	11.3	24,769,576	-11.9	42,316,641	70.8
TOTAL CASH & EQUIVALENTS				937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	1,989,196,527	72.2
INVESTMENTS:												
Trading Securities				20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Available for Sale Securities				1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted				118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	0	-100.0
Equity Securities				N/A	N/A		N/A		0		24,284,347	N/A
Trading Debt Securities				N/A	N/A		N/A		0		71,546,914	N/A
Available-for-Sale Debt Securities				N/A	N/A		N/A		0		2,304,666,147	N/A
Held-to-Maturity Debt Securities, net of Allowance for Credit				N/A	N/A		N/A		0		161,975,780	N/A
Deposits in Commercial Banks, S&Ls, Savings Banks				581,335,263	489,840,225	-15.7	425,947,396	-13.0	422,278,587	-0.9	498,533,901	18.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²				76,692,317	98,340,915	28.2	99,591,294	1.3	108,436,138	8.9	129,691,261	19.6
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital				16,976,442	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3	17,104,800	0.0
All Other Investments in Corporate Cus				1,113,804	1,717,669	54.2	2,362,081	37.5	8,676,182	267.3	28,027,795	223.0
All Other Investments ²				89,832,176	101,552,301	13.0	113,318,415	11.6	129,396,209	14.2	122,884,568	-5.0
TOTAL INVESTMENTS				2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	3,358,715,153	35.1
LOANS HELD FOR SALE				48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	124,574,340	69.9
LOANS AND LEASES:												
Unsecured Credit Card Loans				448,618,775	455,285,499	1.5	467,669,848	2.7	473,286,319	1.2	422,437,482	-10.7
All Other Unsecured Loans/Lines of Credit				318,870,889	348,413,410	9.3	368,848,006	5.9	388,587,919	5.4	481,265,827	23.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)				0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans				51,259,345	54,608,683	6.5	56,816,727	4.0	47,928,796	-15.6	46,353,724	-3.3
New Vehicle Loans				1,065,647,781	1,219,829,664	14.5	1,408,827,755	15.5	1,428,360,112	1.4	1,380,750,389	-3.3
Used Vehicle Loans				2,603,766,552	2,873,782,483	10.4	3,100,604,358	7.9	3,309,777,335	6.7	3,480,092,850	5.1
Leases Receivable				1,862	0	-100.0	0	N/A	0	N/A	332,681	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³				396,211,781	400,817,622	1.2	418,755,743	4.5	434,408,411	3.7	461,949,794	6.3
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³				2,449,610,699	2,312,434,635	-5.6	2,468,189,606	6.7	2,693,251,897	9.1	3,239,169,035	20.3
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³				957,595,399	566,939,762	-40.8	1,003,856,548	77.1	1,059,819,305	5.6	1,077,529,447	1.7
All Other Real Estate Loans/Lines of Credit ³				N/A	482,307,678		134,544,471	-72.1	159,124,770	18.3	97,811,388	-38.5
Commercial Loans/Lines of Credit Real Estate Secured ³				N/A	303,818,760		373,249,156	22.9	472,301,677	26.5	554,449,011	17.4
Commercial Loans/Lines of Credit Not Real Estate Secured ³				N/A	37,653,144		38,571,670	2.4	55,667,755	44.3	72,332,472	29.9
TOTAL LOANS & LEASES				8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	11,314,474,100	7.5
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)				(73,086,629)	(79,779,017)	9.2	(82,092,040)	2.9	(74,050,628)	-9.8	(87,193,735)	17.7
Foreclosed Real Estate				9,097,988	8,676,260	-4.6	8,904,388	2.6	10,236,348	15.0	10,486,306	2.4
Reposessed Autos				3,042,271	2,457,656	-19.2	2,252,427	-8.4	2,607,719	15.8	2,379,403	-8.8
Foreclosed and Reposessed Other Assets				830,458	646,321	-22.2	606,612	-6.1	130,524	-78.5	89,063	-31.8
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹				12,970,717	11,780,237	-9.2	11,763,427	-0.1	12,974,591	10.3	12,954,772	-0.2
Land and Building				304,566,250	322,114,034	5.8	335,167,012	4.1	374,101,319	11.6	377,480,086	0.9
Other Fixed Assets				54,958,821	53,818,227	-2.1	57,381,070	6.6	63,506,315	10.7	70,879,686	11.6
NCUA Share Insurance Capitalization Deposit				103,094,489	109,835,275	6.5	114,716,810	4.4	120,763,133	5.3	125,419,738	3.9
Identifiable Intangible Assets				0	987,987	N/A	749,880	-24.1	491,690	-34.4	304,917	-38.0
Goodwill				2,042,182	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS				2,042,182	3,030,169	48.4	2,332,240	-23.0	2,074,050	-11.1	1,887,277	-9.0
Accrued Interest on Loans				23,272,938	25,901,491	11.3	27,633,560	6.7	30,046,334	8.7	32,674,862	8.7
Accrued Interest on Investments				7,149,781	7,475,979	4.6	7,996,731	7.0	7,752,584	-3.1	7,685,613	-0.9
Non-Trading Derivative Assets				89	0	-100.0	176,244	N/A	22,185,831	#####	13,478,874	-39.2
All Other Assets				287,642,916	312,946,729	8.8	300,541,083	-4.0	316,080,244	5.2	335,527,333	6.2
TOTAL OTHER ASSETS				318,065,724	346,324,199	8.9	336,347,618	-2.9	376,064,793	11.8	389,366,682	3.5
TOTAL ASSETS				12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,176,015	8.0	17,677,754,986	17.0
TOTAL CU's				107	103	-3.7	99	-3.9	97	-2.0	96	-1.0
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¹ OTHER RE OWNED PRIOR TO 2004												
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS												
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.												
5. Assets												

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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter : N/A						
12/17/2020			Count of CU : 96						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A								
								</	

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	Other Investment Information								
Return to cover	For Charter : N/A								
12/17/2020	Count of CU : 96								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Sep-2020	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,742,475	2,569,535	-76.1	2,031,060	-21.0	1,608,915	-20.8	1,352,676	-15.9
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	94,364,175	124,888,188	32.3	153,072,110	22.6	154,563,168	1.0	84,885,121	-45.1
TOTAL U.S. GOVERNMENT OBLIGATIONS	105,106,650	127,457,723	21.3	155,103,170	21.7	156,172,083	0.7	86,237,797	-44.8
Agency/GSE Debt Instruments (not backed by mortgages)	717,788,374	603,224,562	-16.0	521,607,988	-13.5	481,524,516	-7.7	497,254,126	3.3
Agency/GSE Mortgage-Backed Securities	1,180,963,746	1,159,135,770	-1.8	1,040,820,342	-10.2	970,573,839	-6.7	1,801,541,061	85.6
TOTAL FEDERAL AGENCY SECURITIES	1,898,752,120	1,762,360,332	-7.2	1,562,428,330	-11.3	1,452,098,355	-7.1	2,298,795,187	58.3
Securities Issued by States and Political Subdivision in the U.S.	4,857,942	2,673,051	-45.0	2,629,491	-1.6	1,660,272	-36.9	6,923,178	317.0
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	31,383	-20.3
TOTAL OTHER MORTGAGE-BACKED SECURITIES	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	31,383	-20.3
Mutual Funds	220,171	5,133,614	2,231.6	4,858,599	-5.4	4,901,969	0.9	4,973,563	1.5
Common Trusts	3,510,271	3,524,192	0.4	3,433,659	-2.6	3,556,581	3.6	3,558,256	0.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,730,442	8,657,806	132.1	8,292,258	-4.2	8,458,550	2.0	8,531,819	0.9
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	456,348,742	457,469,685	0.2	302,498,237	-33.9	348,733,267	15.3	685,554,124	96.6
Commercial Mortgage Backed Securities	182,461,623	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0	393,347,149	63.0
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,630,295,808	3,434,984,459	-5.4	3,177,831,215	-7.5	3,462,520,718	9.0	5,096,693,417	47.2
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	12,820,488	0	-100.0	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	138,861,044	125,494,471	-9.6	109,190,803	-13.0	156,891,558	43.7	286,365,684	82.5
Cash on Deposit in Other Financial Institutions	625,332,102	604,075,196	-3.4	555,381,885	-8.1	386,712,285	-30.4	570,195,124	47.4
CUSO INFORMATION									
Value of Investments in CUSO	49,550,647	46,887,762	-5.4	41,502,091	-11.5	45,619,404	9.9	55,867,251	22.5
CUSO loans	581,277	300,000	-48.4	9,999,994	3,233.3	6,936,811	-30.6	2,184,926	-68.5
Aggregate cash outlays in CUSO	23,730,960	22,795,773	-3.9	22,593,065	-0.9	31,501,582	39.4	32,211,548	2.3
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	1,281,748	N/A	1,319,011	2.9	1,347,251	2.1
Outstanding Balance of Brokered CDs and Share Certificates Purchased	181,543,795	158,639,065	-12.6	156,482,012	-1.4	204,814,345	30.9	252,716,551	23.4
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	23	4.5	22	-4.3	21	-4.5	21	0.0
Approved Mortgage Seller	18	20	11.1	20	0.0	20	0.0	21	5.0
Borrowing Repurchase Agreements	1	0	-100.0	1	N/A	1	0.0	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)	3	2	-33.3	4	100.0	4	0.0	4	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	2	0.0	2	0.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	32	-3.0	31	-3.1	33	6.5	36	9.1
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	21,751,020	18,965,463	-12.8	41,774,971	120.3	68,423,348	63.8	76,380,779	11.6
Other Investments	6,655,608	24,340,965	265.7	6,181,718	-74.6	5,718,824	-7.5	5,866,836	2.6
Other Assets	126,865,370	116,433,115	-8.2	141,546,506	21.6	141,348,411	-0.1	163,099,090	15.4
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	155,271,998	159,739,543	2.9	189,503,195	18.6	215,490,583	13.7	245,346,705	13.9
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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									16.OtherInvInfo

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	Information Systems & Technology								
Return to cover			For Charter :	N/A					
12/17/2020			Count of CU :	96					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally					
	Count of CU in Peer Group :				N/A				
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Sep-2020	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	0	-100.0	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	56	54	-3.6	51	-5.6	48	-5.9	45	-6.3
Vendor On-Line Service Bureau	45	44	-2.2	43	-2.3	45	4.7	47	4.4
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	5	0.0	4	-20.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	82	81	-1.2	78	-3.7	78	0.0	78	0.0
Audio Response/Phone Based	60	56	-6.7	56	0.0	55	-1.8	55	0.0
Automatic Teller Machine (ATM)	76	74	-2.6	74	0.0	74	0.0	74	0.0
Kiosk	6	5	-16.7	6	20.0	7	16.7	7	0.0
Mobile Banking	54	53	-1.9	55	3.8	59	7.3	59	0.0
Other	2	4	100.0	6	50.0	6	0.0	6	0.0
Services Offered Electronically									
Member Application	41	42	2.4	42	0.0	43	2.4	43	0.0
New Loan	48	49	2.1	50	2.0	49	-2.0	50	2.0
Account Balance Inquiry	82	81	-1.2	78	-3.7	79	1.3	79	0.0
Share Draft Orders	62	62	0.0	60	-3.2	59	-1.7	59	0.0
New Share Account	24	25	4.2	26	4.0	27	3.8	29	7.4
Loan Payments	77	75	-2.6	73	-2.7	72	-1.4	73	1.4
Account Aggregation	17	17	0.0	18	5.9	17	-5.6	16	-5.9
Internet Access Services	32	33	3.1	32	-3.0	34	6.3	34	0.0
e-Statements	77	74	-3.9	73	-1.4	71	-2.7	71	0.0
External Account Transfers	29	31	6.9	35	12.9	35	0.0	37	5.7
View Account History	82	81	-1.2	78	-3.7	78	0.0	78	0.0
Merchandise Purchase	6	6	0.0	4	-33.3	3	-25.0	3	0.0
Merchant Processing Services	6	6	0.0	7	16.7	9	28.6	9	0.0
Remote Deposit Capture	27	35	29.6	41	17.1	46	12.2	48	4.3
Share Account Transfers	82	79	-3.7	76	-3.8	77	1.3	77	0.0
Bill Payment	67	66	-1.5	63	-4.5	63	0.0	63	0.0
Download Account History	72	72	0.0	69	-4.2	67	-2.9	67	0.0
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	17	25	47.1	32	28.0	34	6.3	34	0.0
Mobile Payments	24	26	8.3	31	19.2	34	9.7	37	8.8
Type of World Wide Website Address									
Informational	11	9	-18.2	8	-11.1	7	-12.5	7	0.0
Interactive	2	2	0.0	1	-50.0	1	0.0	1	0.0
Transactional	80	79	-1.3	77	-2.5	76	-1.3	76	0.0
Number of Members That Use Transactional Website	658,882	730,252	10.8	800,402	9.6	867,475	8.4	915,958	5.6
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	103	100	-2.9	97	-3.0	95	-2.1	95	0.0
									19.IS&

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12/17/2020

CU Name: N/A

Peer Group: N/A

Graphs 1

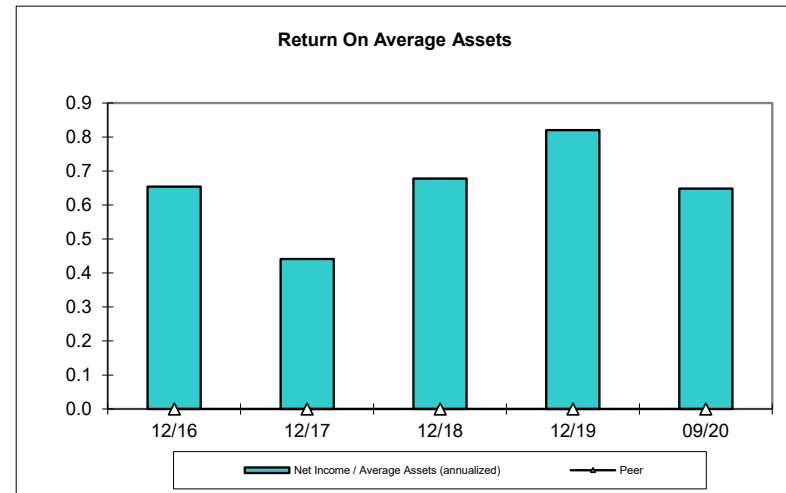
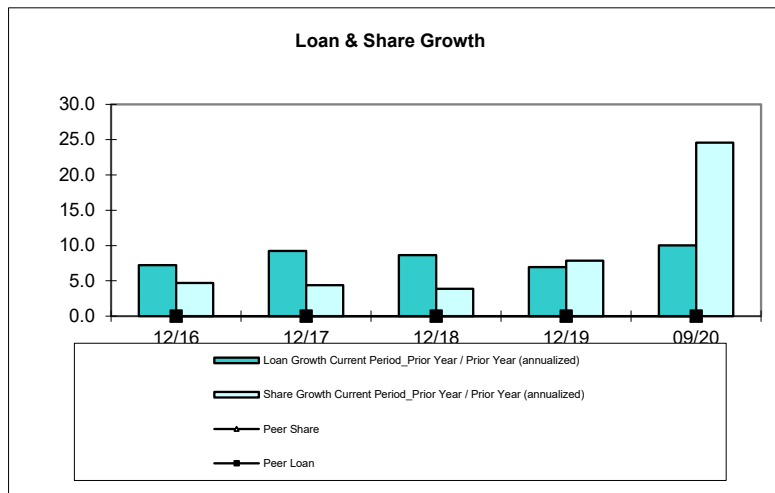
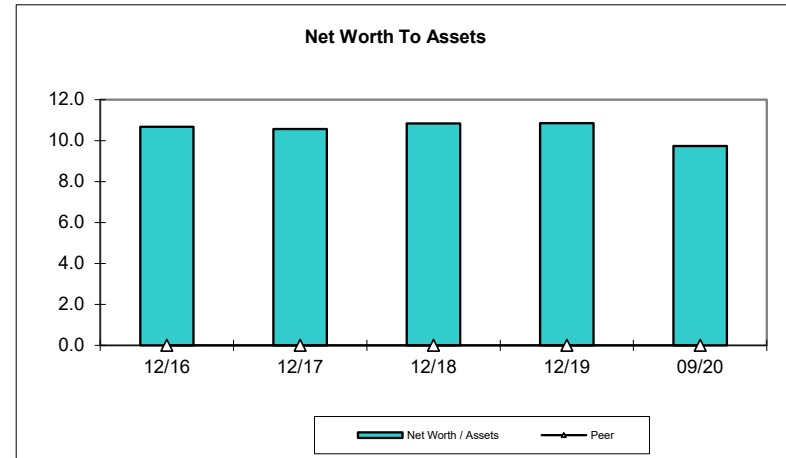
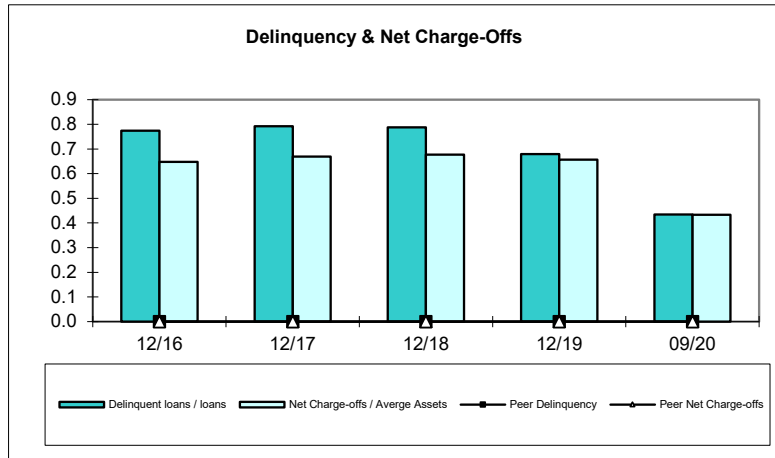
For Charter : N/A

Count of CU : 96

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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12/17/2020

CU Name: N/A

Peer Group: N/A

Graphs 2

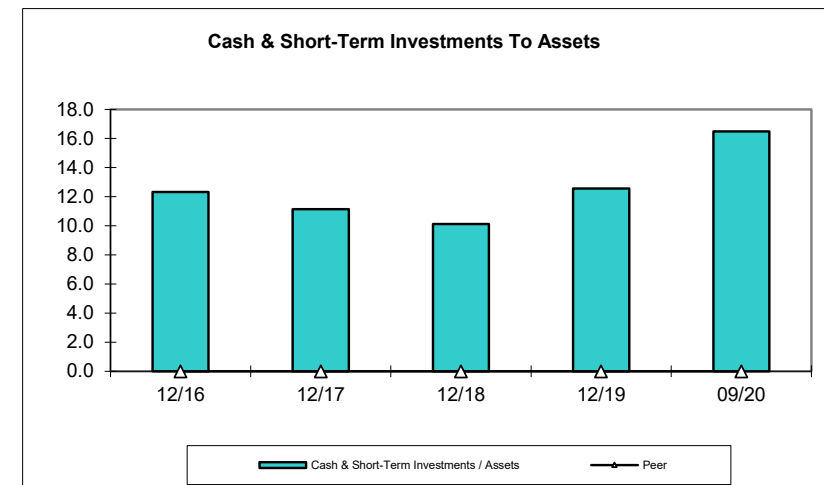
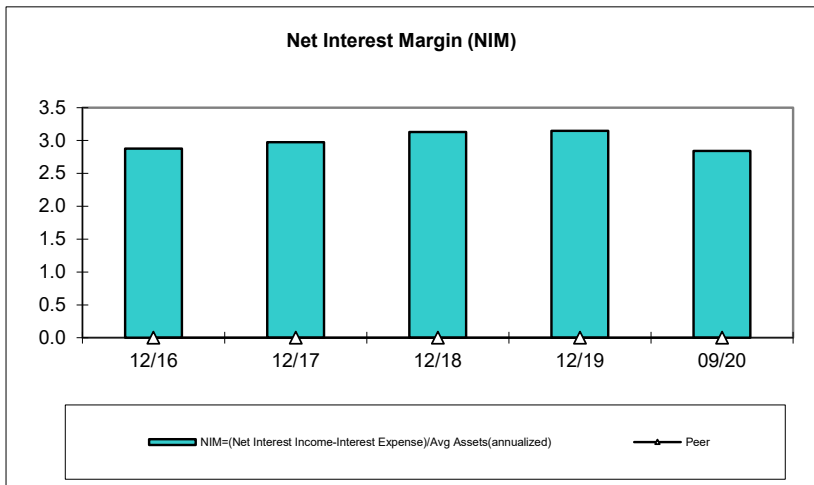
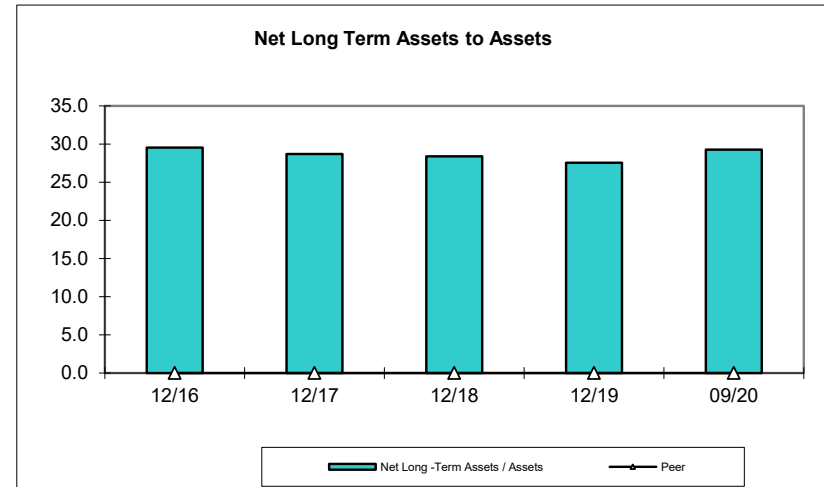
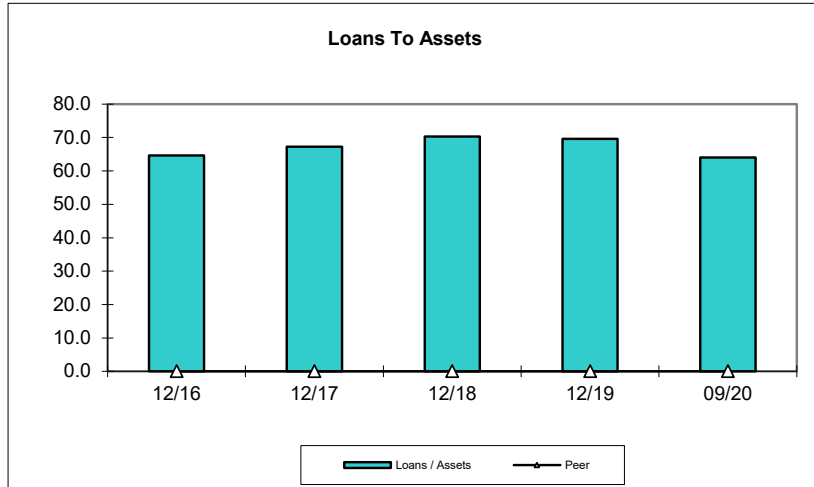
For Charter : N/A

Count of CU : 96

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Cycle Date: December-2020
Run Date: 03/04/2021
Interval: Annual
Non-Validated

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10	Loan Losses, Bankruptcy Information, & TDRs	
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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 94
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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		Key Ratios ⁷								
Return to cover		For Charter : N/A								
03/04/2021		Count of CU : 94								
Credit Union: N/A	No Of Credit Union In Peer Group : N/A									
Peer Group Number: Custom	Asset Range : N/A									
					Dec-2019			Dec-2020		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg.**	Percentile**	Dec-2020	PEER Avg.**	Percentile**	
CAPITAL ADEQUACY RATIOS										
Net Worth / Total Assets ⁵	10.67	10.57	10.84	10.85	N/A	N/A	9.65	N/A	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.18	11.10	11.37	11.29	N/A	N/A	10.09	N/A	N/A	N/A
RBNW Requirement ⁶	563.31	546.17	519.91	499.49	N/A	N/A	473.92	N/A	N/A	N/A
GAAP Equity / Total Assets	10.27	10.17	10.38	10.60	N/A	N/A	9.47	N/A	N/A	N/A
Loss Coverage	16.76	17.10	16.06	15.13	N/A	N/A	10.94	N/A	N/A	N/A
ASSET QUALITY RATIOS										
Delinquent Loans / Total Loans	0.77	0.79	0.79	0.68	N/A	N/A	0.51	N/A	N/A	N/A
Delinquent Loans / Net Worth	4.69	5.04	5.11	4.36	N/A	N/A	3.28	N/A	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.65	0.67	0.68	0.66	N/A	N/A	0.40	N/A	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.45	1.50	1.50	1.36	N/A	N/A	0.93	N/A	N/A	N/A
Other Non-Performing Assets / Total Assets	0.10	0.09	0.08	0.09	N/A	N/A	0.07	N/A	N/A	N/A
MANAGEMENT RATIOS										
Net Worth Growth ¹	6.82	3.97	6.61	8.05	N/A	N/A	7.53	N/A	N/A	N/A
Share Growth ¹	4.68	4.37	3.86	7.85	N/A	N/A	22.63	N/A	N/A	N/A
Loan Growth ¹	7.21	9.22	8.66	6.94	N/A	N/A	8.11	N/A	N/A	N/A
Asset Growth ¹	5.30	4.91	3.93	7.95	N/A	N/A	20.95	N/A	N/A	N/A
Investment Growth ¹	-0.46	-5.00	-7.46	8.86	N/A	N/A	60.02	N/A	N/A	N/A
Membership Growth ¹	1.86	2.64	3.78	1.77	N/A	N/A	2.53	N/A	N/A	N/A
EARNINGS RATIOS										
Net Income / Average Assets (ROAA) ¹	0.65	0.44	0.68	0.82	N/A	N/A	0.72	N/A	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.63	0.45	0.67	0.68	N/A	N/A	0.66	N/A	N/A	N/A
Operating Expenses / Average Assets ¹	4.06	4.02	4.22	4.26	N/A	N/A	4.01	N/A	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.44	0.50	0.48	0.40	N/A	N/A	0.35	N/A	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS										
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A	N/A
Total Loans / Total Assets	64.60	67.25	70.31	69.65	N/A	N/A	62.25	N/A	N/A	N/A
Cash + Short-Term Investments / Assets ³	12.32	11.14	10.13	12.57	N/A	N/A	18.23	N/A	N/A	N/A
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$100 million.										
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103).										
⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
2. Key Ratios										

		**Supplemental Ratios			
Return to cover			For Charter :	N/A	
03/04/2021			Count of CU :	94	
CU Name: N/A			Asset Range :	N/A	
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State	
	Count of CU in	Peer Group :	N/A		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	Dec-2020
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	1.04	1.01	0.83
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.28	1.09	0.99	0.76	0.89
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	0.65	0.54	0.44
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	0.85	0.75	0.60
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.87	0.79	0.69	0.56
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	0.98	1.35	1.12	0.93	0.68
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	12.66	18.75	18.26	19.18	13.87
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	0.94	0.79	0.73
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	0.70	0.36	0.45
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.54	1.70	1.95	1.58	0.99
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.44	0.77	1.08	0.70	0.15
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	76.97	79.79	89.09	100.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	113.84	111.16	105.86	103.54	155.32
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.67	0.58	0.80	0.70	0.34
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.87	0.54	0.79	0.64	0.74
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	0.69	0.46	0.28
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.28	0.22	0.38	0.34	0.37
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.02	0.18	0.10	0.16	0.03
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.58	12.39	12.53	10.21	13.07
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.78	1.73	1.69	1.63	0.95
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.60	0.54	0.69	0.59	0.40
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	15.29	14.59	12.86
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	2.52	2.67	2.10
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.05	0.38	16.77	0.70
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.78	0.77	0.75	0.63	0.43
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.02	0.03	0.01	0.02
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.04	0.01	0.01	0.01	0.02
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.11	0.06	0.08	-0.01	0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.09	0.08	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	0.97	0.86	0.56
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.23	0.77	1.58	0.30	0.24
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.11	0.26	0.03	0.04	0.11
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	21.20	23.40	25.15	24.16	23.15
Participation Loans Outstanding / Total Loans	2.92	2.82	2.44	2.94	3.59
Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	1.09	2.48	2.58
* Participation Loans Sold YTD / Total Assets	0.13	0.34	0.48	0.49	0.37
Total Commercial Loans / Total Assets ²	2.98	2.54	2.94	3.49	3.45
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.14	0.01	0.07	0.33	0.29
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.29	33.22	29.33	31.78	32.34
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.50	15.87	15.49	16.00	18.18
Total Fixed Rate Real Estate / Total Loans	24.00	23.61	22.03	22.97	29.20
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	30.12	26.56	26.96	32.66	46.17
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.72	61.94	59.02	61.51	63.26
Interest Only & Payment Option First & Other RE / Total Assets	0.45	0.65	0.74	0.74	0.57
Interest Only & Payment Option First & Other RE / Net Worth	4.20	6.17	6.82	6.84	5.90
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.33	1.30	1.32	1.46	2.46
Unused Commitments / Cash & ST Investments	120.91	130.89	149.11	117.53	76.61
Complex Assets / Total Assets	22.14	21.00	21.86	21.37	22.33
Short Term Liabilities / Total Shares and Deposits plus Borrowings	37.44	35.21	35.30	35.70	34.67
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
***Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
3. Supplemental Ratios					

[illegible]

			Assets								
Return to cover			For Charter : N/A								
03/04/2021			Count of CU : 94								
CU Name: N/A			Asset Range : N/A								
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
			Count of CU in Peer Group : N/A								
			Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
ASSETS											
CASH:											
Cash On Hand		144,057,014	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9	255,759,769	46.1	
Cash On Deposit		764,193,146	729,569,667	-4.5	664,572,688	-8.9	950,747,227	43.1	2,017,781,991	112.2	
Cash Equivalents		28,785,841	25,260,213	-12.2	28,107,746	11.3	24,769,576	-11.9	41,523,622	67.6	
TOTAL CASH & EQUIVALENTS		937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	
INVESTMENTS:											
Trading Securities		20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A		
Available for Sale Securities		1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted		118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	0	-100.0	
Equity Securities		N/A	N/A		N/A		0		29,126,327	N/A	
Trading Debt Securities		N/A	N/A		N/A		0		77,823,105	N/A	
Available-for-Sale Debt Securities		N/A	N/A		N/A		0		2,460,987,213	N/A	
Held-to-Maturity Debt Securities, net of Allowance for Credit		N/A	N/A		N/A		0		149,746,599	N/A	
Deposits in Commercial Banks, S&Ls, Savings Banks		581,335,263	489,840,225	-15.7	425,947,396	-13.0	422,278,587	-0.9	497,880,311	17.9	
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		76,692,317	98,340,915	28.2	99,591,294	1.3	108,436,138	8.9	115,379,384	6.4	
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		16,976,442	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3	17,104,980	0.0	
All Other Investments in Corporate Cus		1,113,804	1,717,669	54.2	2,362,081	37.5	8,676,182	267.3	15,522,825	78.9	
All Other Investments ²		89,832,176	101,552,301	13.0	113,318,415	11.6	129,396,209	14.2	116,726,946	-9.8	
TOTAL INVESTMENTS		2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	
LOANS HELD FOR SALE		48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	
LOANS AND LEASES:											
Unsecured Credit Card Loans		448,618,775	455,285,499	1.5	467,669,848	2.7	473,286,319	1.2	429,556,036	-9.2	
All Other Unsecured Loans/Lines of Credit		318,870,889	348,413,410	9.3	368,848,006	5.9	388,587,919	5.4	454,911,608	17.1	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans		51,259,345	54,608,663	6.5	56,816,727	4.0	47,928,796	-15.6	45,279,478	-5.5	
New Vehicle Loans		1,065,647,781	1,219,829,664	14.5	1,408,827,755	15.5	1,428,360,112	1.4	1,387,880,571	-2.8	
Used Vehicle Loans		2,603,766,552	2,873,782,483	10.4	3,100,604,358	7.9	3,309,777,335	6.7	3,479,489,792	5.1	
Leases Receivable		1,862	0	-100.0	0	N/A	0	N/A	427,659	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit ³		396,211,781	400,817,622	1.2	418,755,743	4.5	434,408,411	3.7	470,317,506	8.3	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³		2,449,610,699	2,312,434,635	-5.6	2,468,189,606	6.7	2,693,251,897	9.1	3,341,513,925	24.1	
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³		957,595,399	566,939,762	-40.8	1,003,856,548	77.1	1,059,819,305	5.6	1,056,911,140	-0.3	
All Other Real Estate Loans/Lines of Credit ³		N/A	482,307,678		134,544,471	-72.1	159,124,770	18.3	78,256,660	-50.8	
Commercial Loans/Lines of Credit Real Estate Secured ³		N/A	303,818,760		373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	
Commercial Loans/Lines of Credit Not Real Estate Secured ³		N/A	37,653,144		38,571,670	2.4	55,667,755	44.3	80,088,700	7.9	
TOTAL LOANS & LEASES		8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)		(73,086,629)	(79,779,017)	9.2	(82,092,040)	2.9	(74,050,628)	-9.8	(89,880,288)	21.4	
Foreclosed Real Estate		9,097,988	8,676,260	-4.6	8,904,388	2.6	10,236,348	15.0	9,817,364	-4.1	
Reposessed Autos		3,042,271	2,457,566	-19.2	2,252,427	-8.4	2,607,719	15.8	2,699,099	3.5	
Foreclosed and Reposessed Other Assets		830,458	646,321	-22.2	606,612	-6.1	130,524	-78.5	35,175	-73.1	
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹		12,970,717	11,780,237	-9.2	11,763,427	-0.1	12,974,591	10.3	12,551,638	-3.3	
Land and Building		304,566,250	322,114,034	5.8	335,167,012	4.1	374,101,319	11.6	383,745,884	2.6	
Other Fixed Assets		54,958,821	53,818,227	-2.1	57,381,070	6.6	63,506,315	10.7	69,564,187	9.5	
NCUA Share Insurance Capitalization Deposit		103,094,489	109,835,275	6.5	114,716,810	4.4	120,763,133	5.3	141,228,983	16.9	
Identifiable Intangible Assets		0	987,987	N/A	749,880	-24.1	491,690	-34.4	243,394	-50.5	
Goodwill		2,042,182	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0	1,582,360	0.0	
TOTAL INTANGIBLE ASSETS		2,042,182	3,030,169	48.4	2,332,240	-23.0	2,074,050	-11.1	1,825,754	-12.0	
Accrued Interest on Loans		23,272,938	25,901,491	11.3	27,633,560	6.7	30,046,334	8.7	32,785,861	9.1	
Accrued Interest on Investments		7,149,781	7,475,979	4.6	7,996,731	7.0	7,752,584	-3.1	7,691,820	-0.8	
Non-Trading Derivative Assets		89	0	-100.0	176,244	N/A	22,185,631	#####	12,256,727	34.5	
All Other Assets		287,642,916	312,946,729	8.8	300,541,083	-4.0	316,080,244	5.2	428,361,974	45.8	
TOTAL OTHER ASSETS		318,065,724	346,324,199	8.9	336,347,618	-2.9	376,064,793	11.8	481,096,382	27.9	
TOTAL ASSETS		12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,176,015	8.0	18,274,005,772	21.0	
TOTAL CU's		107	103	-3.7	99	-3.9	97	-2.0	94	-3.1	
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¹ OTHER RE OWNED PRIOR TO 2004											
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS											
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.											
											5. Assets

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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter : N/A						
03/04/2021			Count of CU : 94						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						

	Indirect and Participation Lending											
Return to cover												
03/04/2021												
CU Name: N/A												
Peer Group: N/A												

Return to cover									
03/04/2021									
CU Name: N/A									
Peer Group: N/A									
Real Estate Loan Information 1									
For Charter : N/A									
Count of CU : 94									
Asset Range : N/A									
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	864,608,066	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.0	1,543,786,462	28.3
Fixed Rate 15 years or less	638,489,890	509,050,012	-20.3	614,043,782	20.6	570,360,405	-7.1	948,589,822	66.3
Other Fixed Rate	26,707,199	32,737,037	22.6	41,008,336	25.3	47,783,285	16.5	54,127,311	13.3
Total Fixed Rate First Mortgages	1,529,805,155	1,630,995,610	6.6	1,719,209,989	5.4	1,821,121,708	5.9	2,546,503,595	39.8
Balloon/Hybrid > 5 years	242,727,198	140,602,966	-42.1	205,596,947	46.2	290,646,865	41.4	439,838,320	51.3
Balloon/Hybrid 5 years or less	484,874,720	469,559,446	-3.2	494,192,797	5.2	561,749,320	13.7	547,699,188	-2.5
Total Balloon/Hybrid First Mortgages	727,601,918	610,162,412	-16.1	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9
Adjustable Rate First Mtgs 1 year or less	53,837,935	53,920,727	0.2	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6
Adjustable Rate First Mtgs >1 year	138,365,691	292,605,738	111.5	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9
Total Adjustable First Mortgages	192,203,626	346,526,465	80.3	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,449,610,699	2,587,684,487	5.6	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0
Other Real Estate Loans									
Closed End Fixed Rate	205,118,153	354,391,943	72.8	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4
Closed End Adjustable Rate	25,260,323	53,831,801	113.1	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9
Open End Adjustable Rate (HELOC)	715,148,617	657,868,363	-8.0	917,458,474	39.5	1,007,019,758	9.8	971,799,449	-3.5
Open End Fixed Rate	12,068,306	11,724,241	-2.9	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4
TOTAL OTHER REAL ESTATE OUTSTANDING	957,595,399	1,077,816,348	12.6	1,190,837,693	10.5	1,335,548,206	12.2	1,326,693,793	-0.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,407,206,098	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,772,532,353	1,771,598,576	-0.1	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4
Other RE Fixed Rate	217,186,459	366,116,184	68.6	242,500,392	-33.8	305,554,071	26.0	335,113,307	9.7
Total Fixed Rate RE Outstanding	1,989,718,812	2,137,714,760	7.4	2,167,307,328	1.4	2,417,322,644	11.5	3,321,455,222	37.4
%(Total Fixed Rate RE/Total Assets)	15.50	15.87	2.4	15.49	-2.4	16.00	3.3	18.18	13.6
%(Total Fixed Rate RE/Total Loans)	24.00	23.61	-1.6	22.03	-6.7	22.97	4.3	29.20	27.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,078,346	816,085,911	20.5	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6
Other RE Adj Rate	740,408,940	711,700,164	-3.9	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7
Total Adj Rate RE Outstanding	1,417,487,286	1,527,786,075	7.8	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	18,836,364	22,909,125	21.6	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	38,701,224	64,980,276	67.9	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	57,537,588	87,889,401	52.8	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.45	0.65	45.6	0.74	13.4	0.74	0.3	0.57	-23.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	4.20	6.17	46.9	6.82	10.6	6.84	0.2	5.90	-13.8
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,944,159	3,569,841	21.3	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	7,258,243	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	845,639,389	776,567,901	-8.2	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3
* Fixed Rate 15 years or less	296,488,041	212,978,050	-28.2	191,460,237	-10.1	283,594,976	48.1	902,298,540	218.2
* Other Fixed Rate	4,149,878	7,375,384	77.7	13,060,244	77.1	22,147,017	69.6	22,036,221	-0.5
* Total Fixed Rate First Mortgages	1,146,277,308	996,921,335	-13.0	1,080,420,035	8.4	1,526,510,681	41.3	3,076,533,583	101.5
* Balloon/Hybrid > 5 years	63,588,612	107,136,720	68.5	122,474,189	14.3	147,015,939	20.0	133,184,097	-9.4
* Balloon/Hybrid 5 years or less	88,137,477	114,902,910	30.4	116,481,241	1.4	165,116,440	41.8	132,619,950	-19.7
* Total Balloon/Hybrid First Mortgages	151,726,089	222,039,630	46.3	238,955,430	7.6	312,132,379	30.6	265,804,047	-14.8
* Adjustable Rate First Mtgs 1 year or less	19,166,101	12,313,589	-35.8	14,208,310	15.4	11,258,746	-20.8	18,519,150	64.5
* Adjustable Rate First Mtgs >1 year	29,271,650	29,245,595	-0.1	28,115,426	-3.9	31,519,715	12.1	36,976,027	17.3
* Total Adjustable First Mortgages	48,437,751	41,559,184	-14.2	42,323,736	1.8	42,778,461	1.1	55,495,177	29.7
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,346,441,148	1,260,520,149	-6.4	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6
* Amounts are year-to-date while the related %change ratios are annualized.									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

	Real Estate Loan Information 2																	
Return to cover			For Charter : N/A															
03/04/2021			Count of CU : 94															
CU Name: N/A			Asset Range : N/A															
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union															
	Count of CU in Peer Group : N/A																	

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	Information Systems & Technology									
Return to cover			For Charter :	N/A						
03/04/2021			Count of CU :	94						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
Count of CU in Peer Group :				N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	0	-100.0	0	N/A	0	N/A	0	N/A	
Vendor Supplied In-House System	56	54	-3.6	51	-5.6	48	-5.9	42	-12.5	
Vendor On-Line Service Bureau	45	44	-2.2	43	-2.3	45	4.7	48	6.7	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other	5	5	0.0	5	0.0	4	-20.0	4	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	82	81	-1.2	78	-3.7	78	0.0	77	-1.3	
Audio Response/Phone Based	60	56	-6.7	56	0.0	55	-1.8	54	-1.8	
Automatic Teller Machine (ATM)	76	74	-2.6	74	0.0	74	0.0	73	-1.4	
Kiosk	6	5	-16.7	6	20.0	7	16.7	7	0.0	
Mobile Banking	54	53	-1.9	55	3.8	59	7.3	59	0.0	
Other	2	4	100.0	6	50.0	6	0.0	6	0.0	
Services Offered Electronically										
Member Application	41	42	2.4	42	0.0	43	2.4	43	0.0	
New Loan	48	49	2.1	50	2.0	49	-2.0	50	2.0	
Account Balance Inquiry	82	81	-1.2	78	-3.7	79	1.3	78	-1.3	
Share Draft Orders	62	62	0.0	60	-3.2	59	-1.7	58	-1.7	
New Share Account	24	25	4.2	26	4.0	27	3.8	29	7.4	
Loan Payments	77	75	-2.6	73	-2.7	72	-1.4	72	0.0	
Account Aggregation	17	17	0.0	18	5.9	17	-5.6	16	-5.9	
Internet Access Services	32	33	3.1	32	-3.0	34	6.3	34	0.0	
e-Statements	77	74	-3.9	73	-1.4	71	-2.7	70	-1.4	
External Account Transfers	29	31	6.9	35	12.9	35	0.0	37	5.7	
View Account History	82	81	-1.2	78	-3.7	78	0.0	77	-1.3	
Merchandise Purchase	6	6	0.0	4	-33.3	3	-25.0	3	0.0	
Merchant Processing Services	6	6	0.0	7	16.7	9	28.6	8	-11.1	
Remote Deposit Capture	27	35	29.6	41	17.1	46	12.2	50	8.7	
Share Account Transfers	82	79	-3.7	76	-3.8	77	1.3	76	-1.3	
Bill Payment	67	66	-1.5	63	-4.5	63	0.0	63	0.0	
Download Account History	72	72	0.0	69	-4.2	67	-2.9	66	-1.5	
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	17	25	47.1	32	28.0	34	6.3	35	2.9	
Mobile Payments	24	26	8.3	31	19.2	34	9.7	38	11.8	
Type of World Wide Website Address										
Informational	11	9	-18.2	8	-11.1	7	-12.5	6	-14.3	
Interactive	2	2	0.0	1	-50.0	1	0.0	1	0.0	
Transactional	80	79	-1.3	77	-2.5	76	-1.3	75	-1.3	
Number of Members That Use Transactional Website	658,882	730,252	10.8	800,402	9.6	867,475	8.4	947,660	9.2	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A	
Type of Website Planned for Future										
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A	
Miscellaneous										
Internet Access	103	100	-2.9	97	-3.0	95	-2.1	93	-2.1	
										19.IS&

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03/04/2021

CU Name: N/A

Peer Group: N/A

Graphs 1

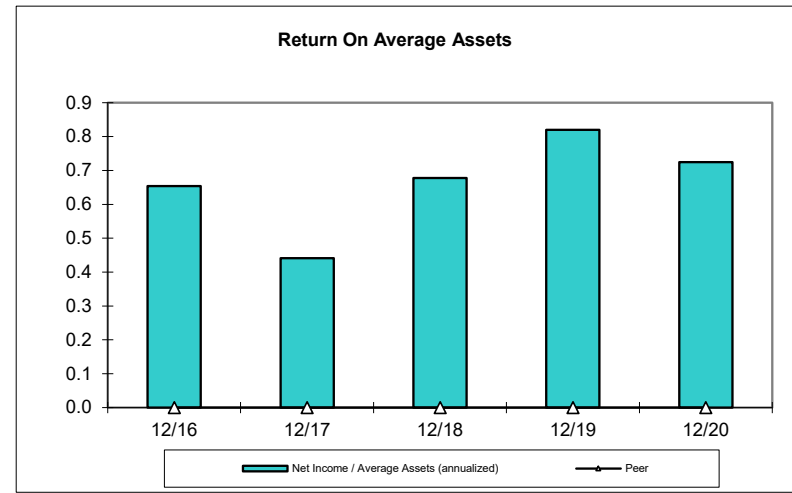
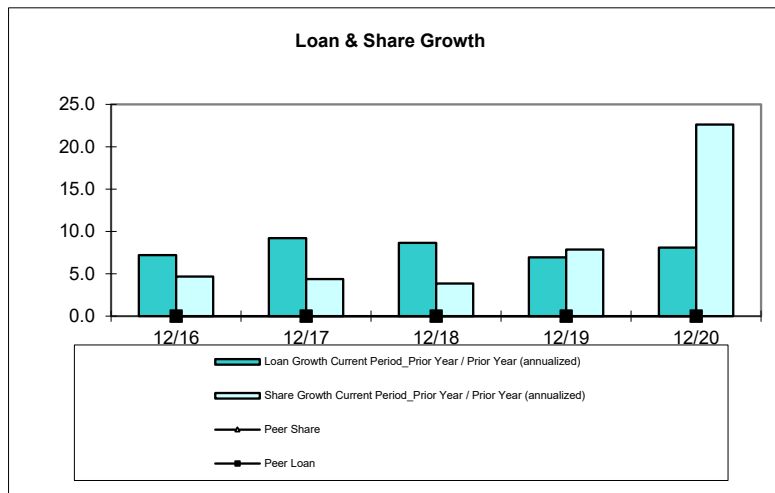
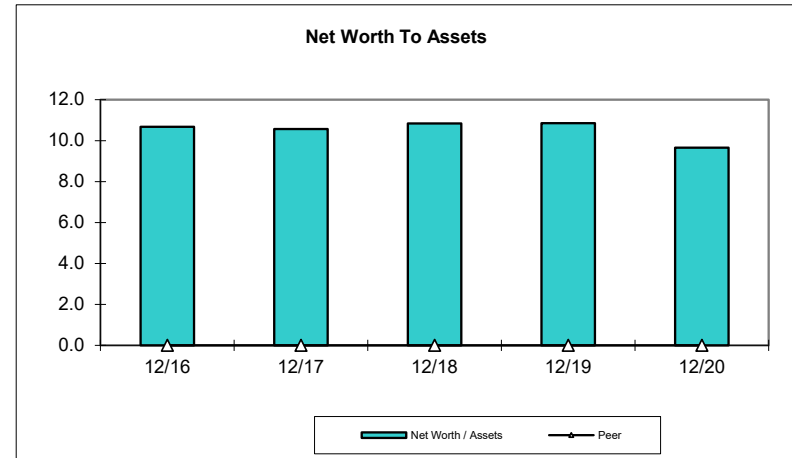
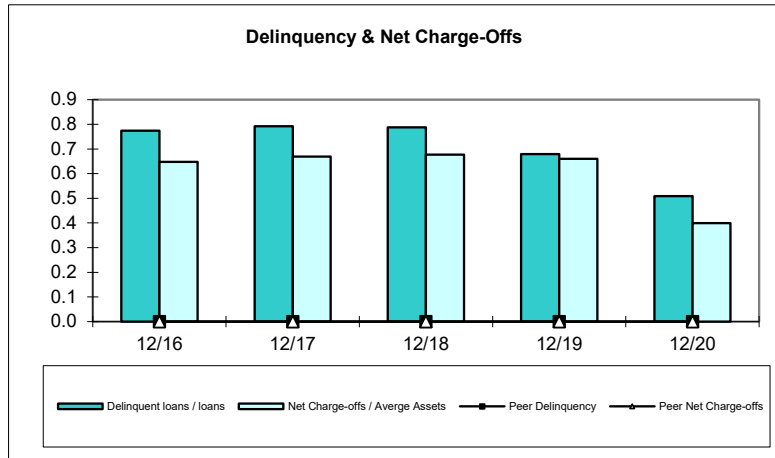
For Charter : N/A

Count of CU : 94

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

03/04/2021

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

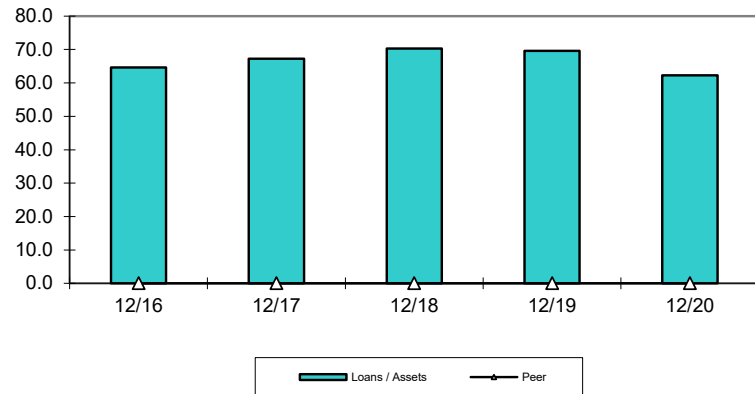
Count of CU : 94

Asset Range : N/A

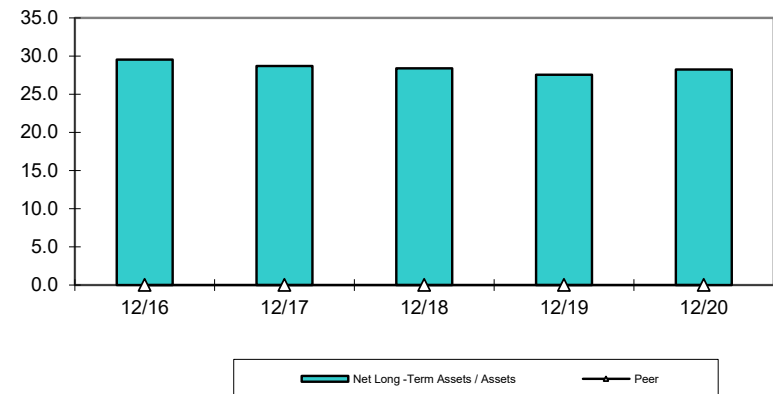
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Count of CU in Peer Group : N/A

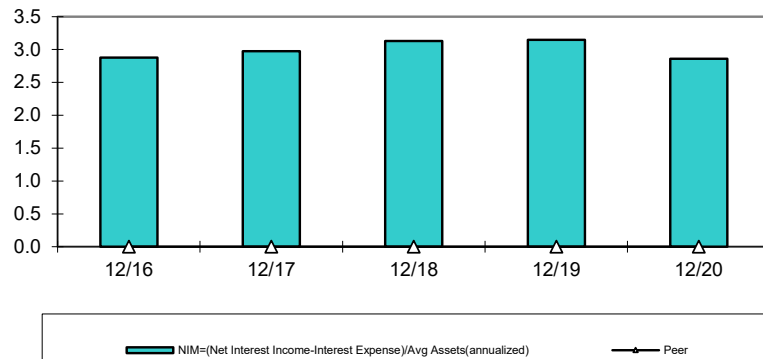
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

